Corporate Loan Origination
Oracle FLEXCUBE Universal Banking
Release 11.3.0
[May] [2011]
Oracle Part Number E51511-01

Table of Contents

1. CORPORATE LOAN ORIGINATION 1-1

1.1 INTRODUCTION 1-1
1.2 SIMULATING CORPORATE LOANS 1-1
1.2.1 Loan Tab 1-3
1.2.2 Schedule Tab 1-5
1.3 VIEWING SIMULATED LOAN DETAILS 1-6
1.4 MAINTAINING CREDIT RATING RULES 1-7
1.4.1 Main Tab 1-8
1.4.2 Risk Factor Tab 1-8
1.4.3 Specifying Credit Grades 1-10
1.5 VIEWING CREDIT RULE SUMMARY 1-11
1.6 MAINTAINING CREDIT RATIOS 1-12
1.6.1 Specifying Formula Details 1-13
1.7 VIEWING CREDIT RATIO SUMMARY 1-15
1.8 MAINTAINING OVERRIDE DETAILS 1-15
1.9 VIEWING OVERRIDE SUMMARY 1-17
1.10 MAINTAINING DOCUMENT CHECKLIST AND ADVICES 1-18
1.11 VIEWING DOCUMENT CHECKLIST SUMMARY 1-20
1.12 MAINTAINING APPLICATION CATEGORY DETAILS 1-21
1.12.1 Main Tab 1-22
1.12.2 Agency Tab 1-24
1.13 VIEWING APPLICATION CATEGORY SUMMARY 1-25
1.14 STAGES IN CORPORATE LOAN ORIGINATION 1-26
1.14.1 Process Flow Diagram 1-27
1.14.2 Process Matrix 1-27
1.14.3 Customer Tab 1-31
1.14.4 Details Tab 1-33
1.14.5 Financials Tab 1-34
1.14.6 Limits Tab 1-37
1.14.7 Collaterals Tab 1-38
1.14.8 Requested Tab 1-40
1.14.9 Comments Tab 1-41
1.14.10 Capturing Document Details 1-42
1.14.11 Collateral Tab 1-46
1.14.12 Credit Score Tab 1-49
1.14.13 Ratio Tab 1-50
1.14.14 Bureau Tab 1-51
1.14.15 Investigation Tab 1-52
1.14.16 Loan Tab 1-53
1.14.17 Schedule Tab 1-54
1.14.18 Charges Tab 1-55
1.14.19 Fields Tab 1-56
1.14.20 Checklist Tab 1-57
1.14.21 Comments Tab 1-58
1.15 CREATING OFFLINE LOAN APPLICATIONS 1-61
1.15.1 Logging In 1-61
1.15.2 Selecting the Application 1-62
1.15.3 Creating Applications 1-63

2. REPORTS 2-1

2.1 INTRODUCTION 2-1
2.2 PREFUNDING CONTRACT REPORT 2-1
2.2.1 Contents of the Report *2-2*
2.3 FUNDED CONTRACTS REPORT 2-2
2.3.1 Contents of the Report *2-3*
2.4 CREDIT APPLICATION BY USER REPORT 2-4
2.4.1 Contents of the Report *2-5*
2.5 UNDERWRITING STATUS BY MONTH AND INTERMEDIARY REPORT 2-5
2.5.1 Contents of the Report *2-6*
2.6 UNDERWRITING STATUS BY MONTH AND UNDERWRITER REPORT 2-7
2.6.1 Contents of the Report *2-8*
2.7 UNDERWRITING STATUS BY MONTH REPORT 2-8
2.7.1 Contents of the Report *2-9*

3. SCREEN GLOSSARY 3-1

3.1 FUNCTION ID LIST 3-1

1. Corporate Loan Origination

1.1 Introduction

The process of loan origination gets initiated when a prospective customer approaches the bank, with a loan account opening request or when the bank approaches a prospective customer, taking lead from its database. In case of a bank–initiated request, the process moves forward only if the prospective customer is interested. The entire process is carried out in multiple stages and on successful completion of each stage, it moves automatically to the next stage.

Loan applications can also be captured in an offline mode at client sites by authorised users. These can be subsequently brought into the main system and processed through the normal loan origination process.

When the customer approaches the bank for its products and offers, before initiating the loan origination process, the bank can create a mock-proposal which would have the personal details of the customer, the loan offers the customer is interested in as well as the schedules associated with the loan offer. This can be stored as reference in the system to be retrieved when the actual loan process flow is initiated.

Corporate lending process flow uses Oracle BPEL framework with multiple human tasks for workflow stages. The capture and enrichment of information in multiple steps can be dynamically assigned to different user roles, so that multiple users can take part in the transaction. Oracle Business rules are used for dynamic creation of multiple approval stages.

The following details need to be maintained for originating a Corporate Loan:

- Credit rating rules
- Credit ratios
- Override details
- Document checklist and advices
- Application category details

The Corporate Loan origination process flow is composed of following stages:

- Application Entry
- Application Verification
- Underwriting
- Loan Approval
- Document Verification
- Customer, Collateral, Facility, Loan, Account Creation

The features, maintenances and the different stages in the process flow are explained in detail in the following sections.

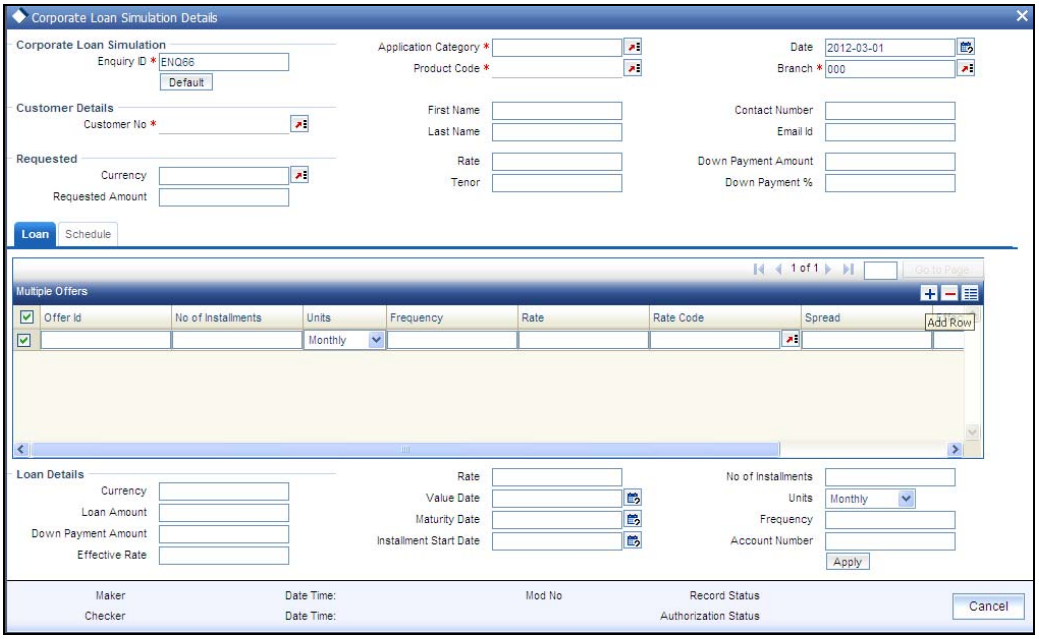
1.2 Simulating Corporate Loans

You can simulate a loan proposal for a customer approaching the bank with enquiries about the loan products offered by the bank. The following details would need to be captured as part of the simulation:

- Personal Details of the Prospect
- Loan offers selected by the Prospect

Based on the product, offers selected and requested details, the system will generate loan and schedule details.

You can enter the required details for the prospective customer in ‘Corporate Loan Simulation Details’ screen. You can invoke this screen by typing ‘ORDCLSIM’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



If details are available as part of the maintenance for the prospect in the ‘Prospect Details’ screen, then after you specify the Application category, Product Code and Customer Number in this screen, if you click the ‘Default’ button, the system will populate all loan and schedule details available for the prospect.

When you create a new proposal, the system will generate the Enquiry ID and the Date for the proposal You are required to capture the following details:

Application Category

Specify the application category for the loan enquiry. You can also select it from the adjoining option list.

Product Code

Specify the product code for loan product selected by the customer. You can also select it from the adjoining option list.

Branch

Specify the branch code in which the loan will be processed. You can also select it from the adjoining option list.

Customer Details

Specify the following details for the customer:

Customer No

Specify a unique customer number for the prospect who has initiated a loan account for the same product and application category combination.

First Name

Specify the first name of the customer.

Last Name

Specify the last name of the customer.

Contact Number

Specify the number at which the customer can be contacted.

E-mail ID

Specify the e-mail ID of the prospective customer.

Requested

You can enter the details requested by the prospect here:

Currency

Specify the loan currency preference of the customer or select the currency from the option list provided.

Requested Amount

Specify the loan amount requested by the prospective customer.

Default Interest rate

Specify the preferred interest rate of the prospective customer.

Tenor

Specify the preferred loan tenor (in months) of the prospective customer.

Down-payment %

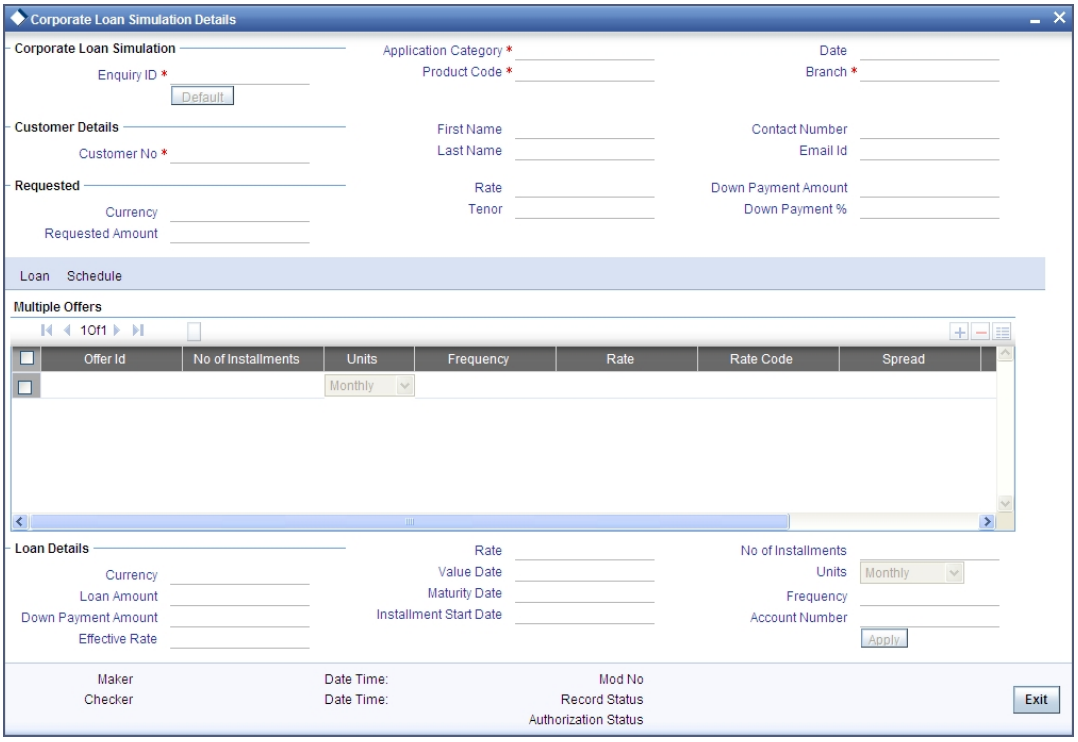
Specify the percentage of amount that the prospective customer can provide as down-payment.

Down-payment Amount

Specify the preferred amount that the prospective customer can provide as down-payment.

1.2.1 Loan Tab

You can maintain the offers for the customer in the loan tab.



Enter the following details here:

Offer Id

Specify a unique identification for the loan offer being made to the customer.

No of Instalments

Specify the number of instalments associated with the loan.

Units

Select the units based on which the loan disbursement should be carried out. The following options are available in the option list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Frequency

Specify the frequency at which the loan disbursement should be carried out.

Rate

Specify the interest rate to be associated with the loan.

Rate Code

Specify the rate code used to derive the interest rate or select the rate code from the option list provided.

Spread

Specify the spread that is applicable for the loan being offered.

Effective Rate

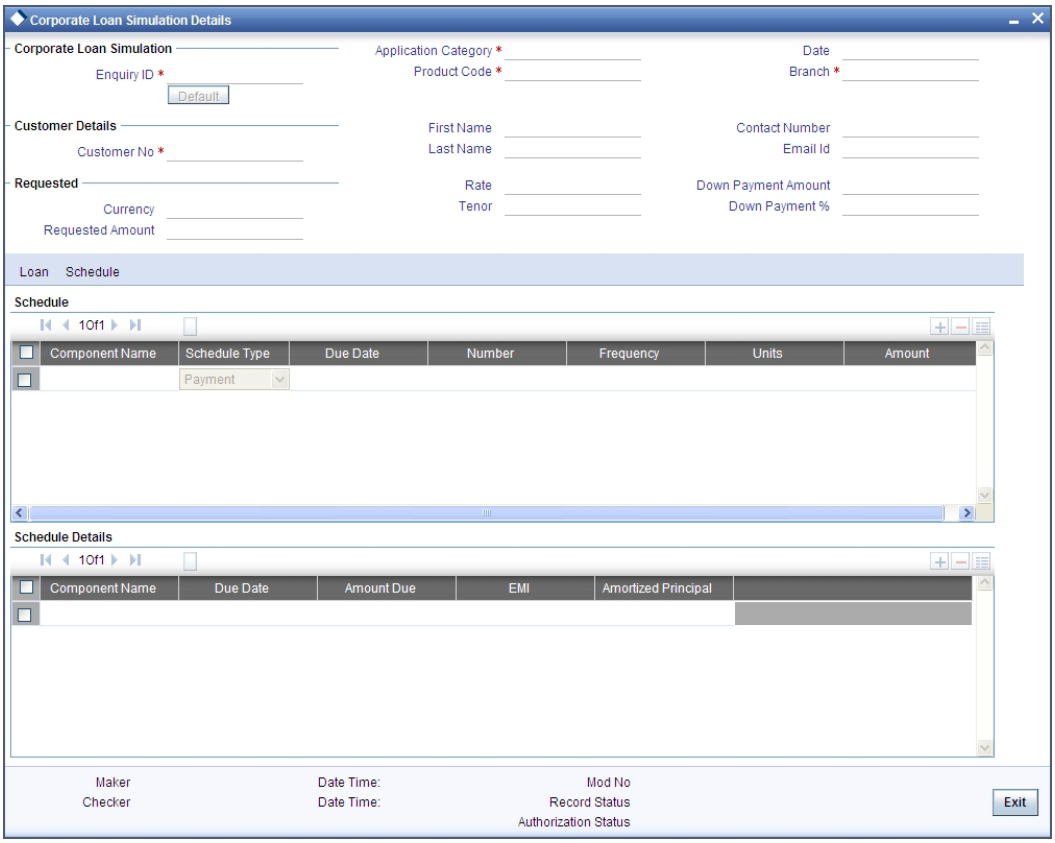
The effective rate of interest gets displayed here, based on the interest and the spread specified.

Check

Select the required offer by clicking the ‘Check’ optionand click the ‘Apply’ button. The system will default all the details in the ‘Loan Details’ pane. When you click the ‘Apply’ button available in the lower pane in ‘Loan Details’, the system will populate the schedule details for the offer you have selected.

1.2.2 Schedule Tab

After the loan details have been displayed by the system or modified as per your requirements, click ‘Apply’. The system will process these details. Click ‘Schedule’ and the system will display the details of the payment and amortization schedules based on the loan details.

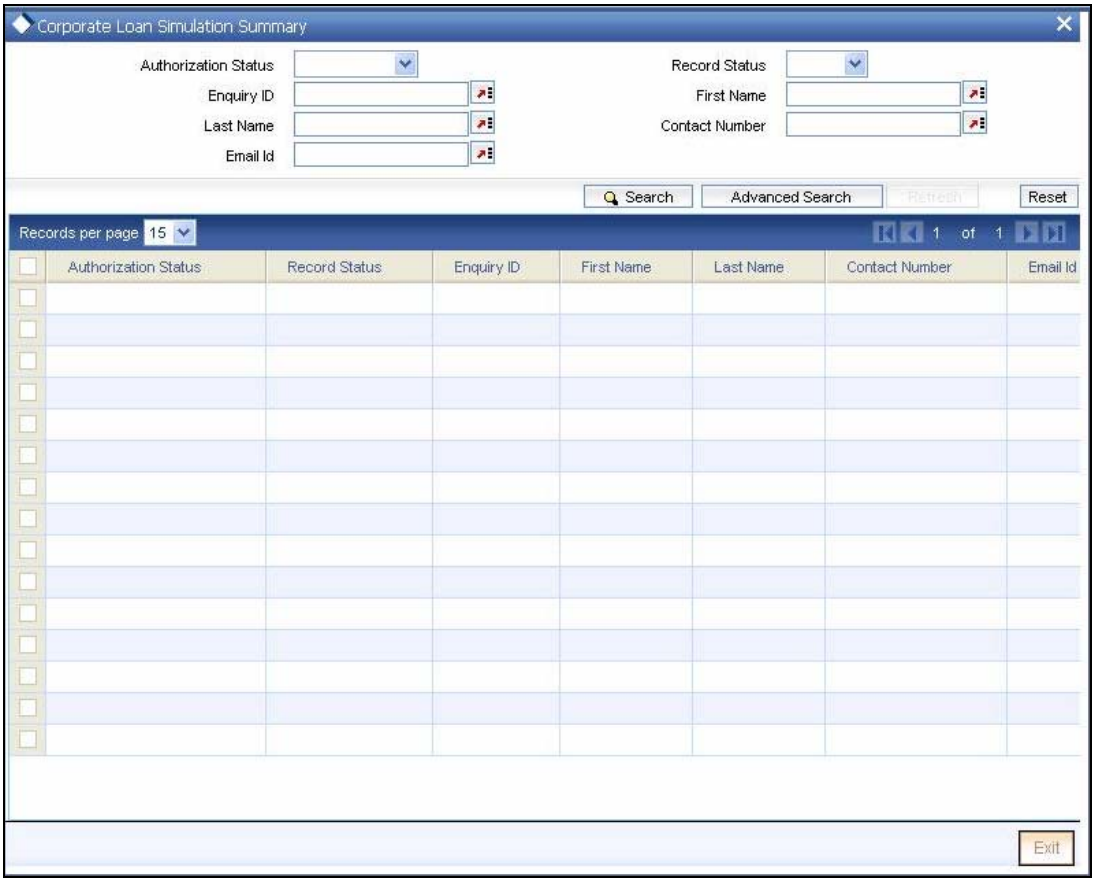


After the loan application has been created in the system, if you select the 'Enquiry ID' specified here, the system will default the requested details for the offer selected here in the 'Corporate Loan Application Entry' screen (in the 'Requested' tab). You can only view the details in the screen. At the Underwriting stage, the system will default the loan details which you can modify (in the 'Loan' tab of the 'Corporate Loan Underwriting Stage' screen)

1.3 Viewing Simulated Loan Details

You can view a summary of the loans that have been simulated for prospects in 'Corporate Loan Simulation Summary' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSCLSIM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any of the following details to search for a record:

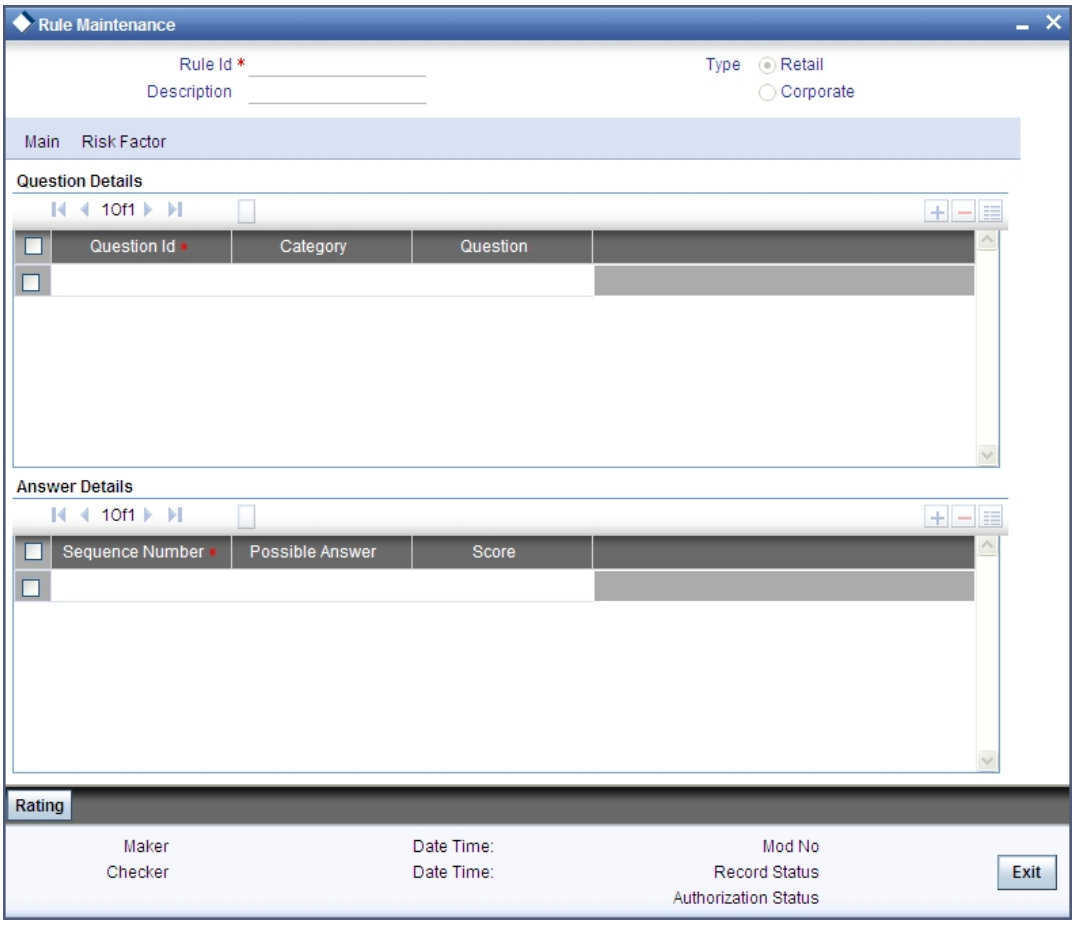
- Authorization Status
- Record Status
- Enquiry ID
- Customer Number
- First Name
- Last Name
- Contact Number

Click ‘Search’ button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

1.4 Maintaining Credit Rating Rules

You can maintain a set of questions along with a possible set of answers with associated scores, to assess the credit rating of a prospective loan customer. You can also calculate the risk factor associated with the loan and arrive at a credit grade based on the scores obtained.

You can maintain these details in ‘Rule Details’ screen. You can invoke this screen by typing ‘ORDRULMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Rule Id

Specify a unique identification for the credit rating rule.

Description

Specify a suitable description for the credit rating rule.

Type

Select the type of the loan from the following options available:

- Retail
- Corporate

1.4.1 Main Tab

You can maintain the following details in this tab:

Question Details

Question Id

The question Id is automatically generated by the system.

Category

Select the category to which the question belongs from the option list provided.

Question

Specify the question to be asked to the prospective customer to derive the credit rating score.

Answer Details

Sequence Number

The sequence number is automatically generated by the system.

Possible Answer

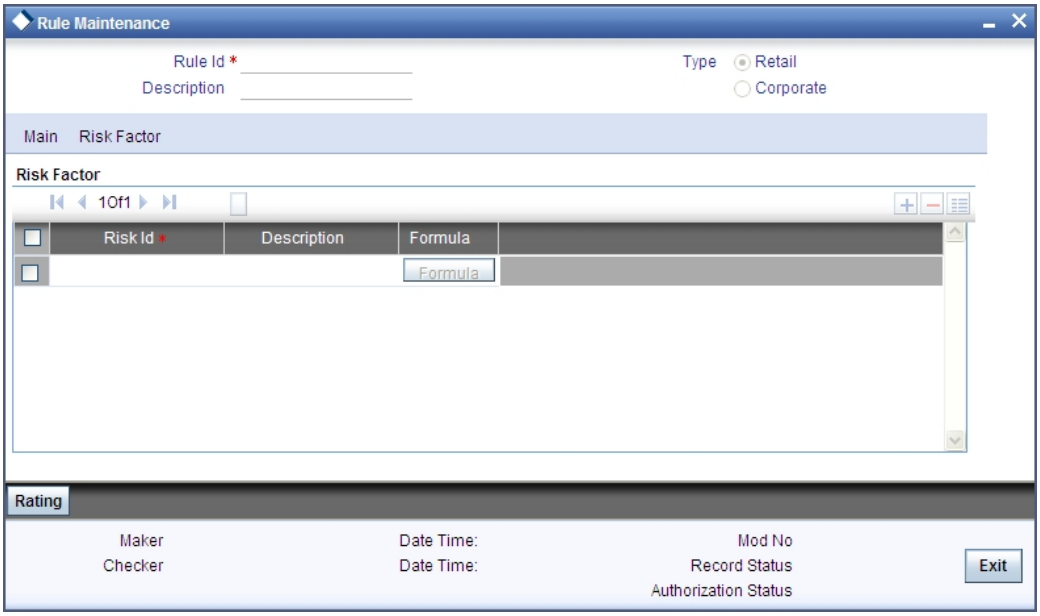
Specify a set of possible answers to be associated with a question.

Score

Specify the score associated with an answer.

1.4.2 Risk Factor Tab

You can specify the risk details associated with the loan and also indicate the formula for calculating the credit score in this tab.



You can specify the following details here:

Risk Id

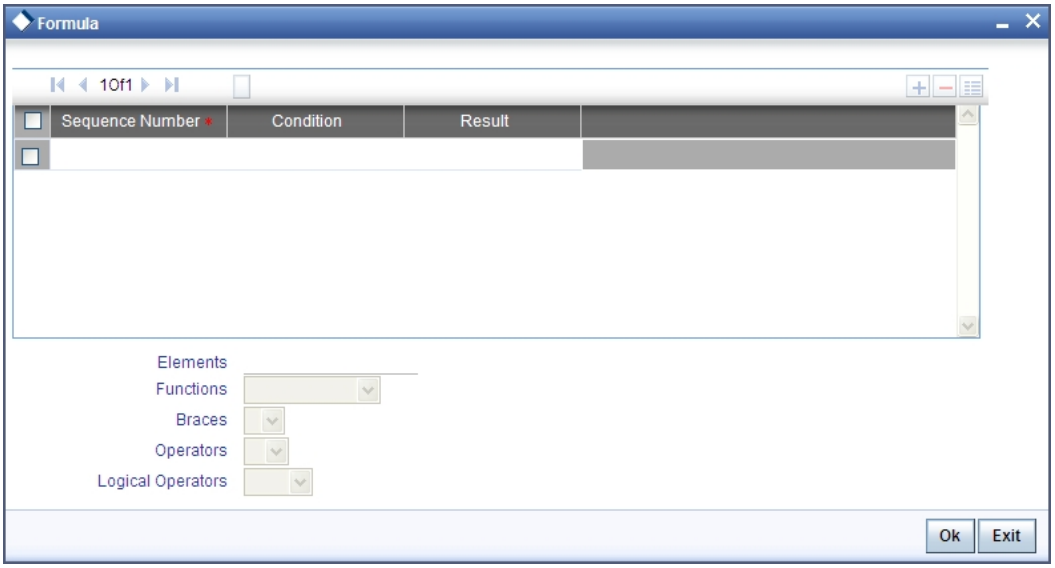
Specify a unique identifier for the credit risk being maintained.

Description

Specify a suitable description for the credit risk.

1.4.2.1 Specifying Formula Details

You can specify the formula to calculate the credit score by clicking the 'Formula' button corresponding to a credit risk entry in Risk Factor tab. The 'Formula' screen is displayed where you can specify the condition for calculating the credit score associated with a risk condition.



You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

Result

Specify the result to be associated with the condition specified.

Elements

Specify the data elements to be used to define the formula for credit score calculation or select the element from the option list provided.

Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit score calculation formula.

Operators

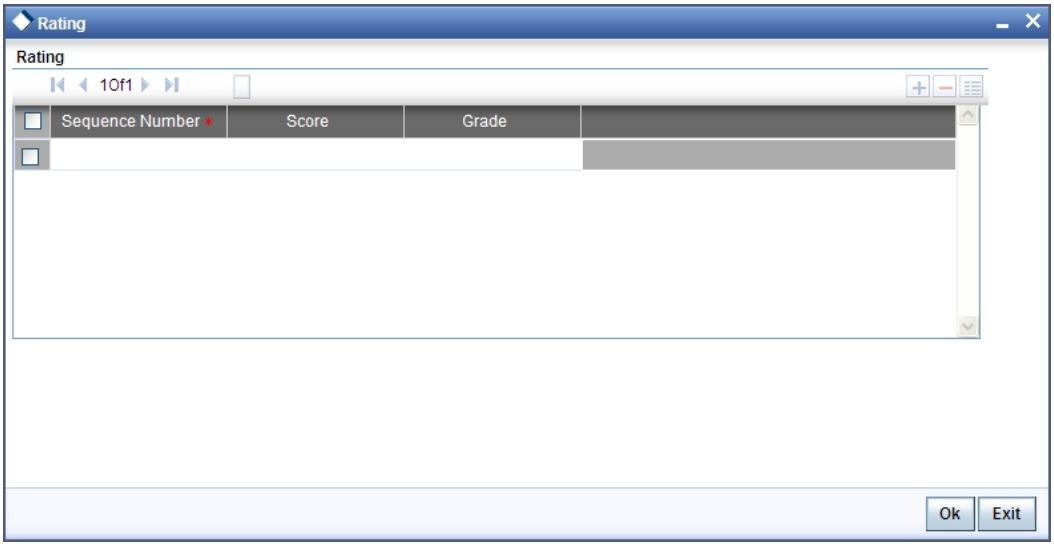
Select the mathematical operator to be used to define the credit score calculation formula. You can select '+', '-', '*', or '/'.

Logical Operators

Select the logical operator to be used to define the credit score calculation formula. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

1.4.3 Specifying Credit Grades

You can maintain different credit grades based on the credit scores obtained. Click 'Rating' button in Rule Details screens to invoke the 'Rating' screen, where you can maintain these details.



You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Score

Specify the score associated with a credit risk.

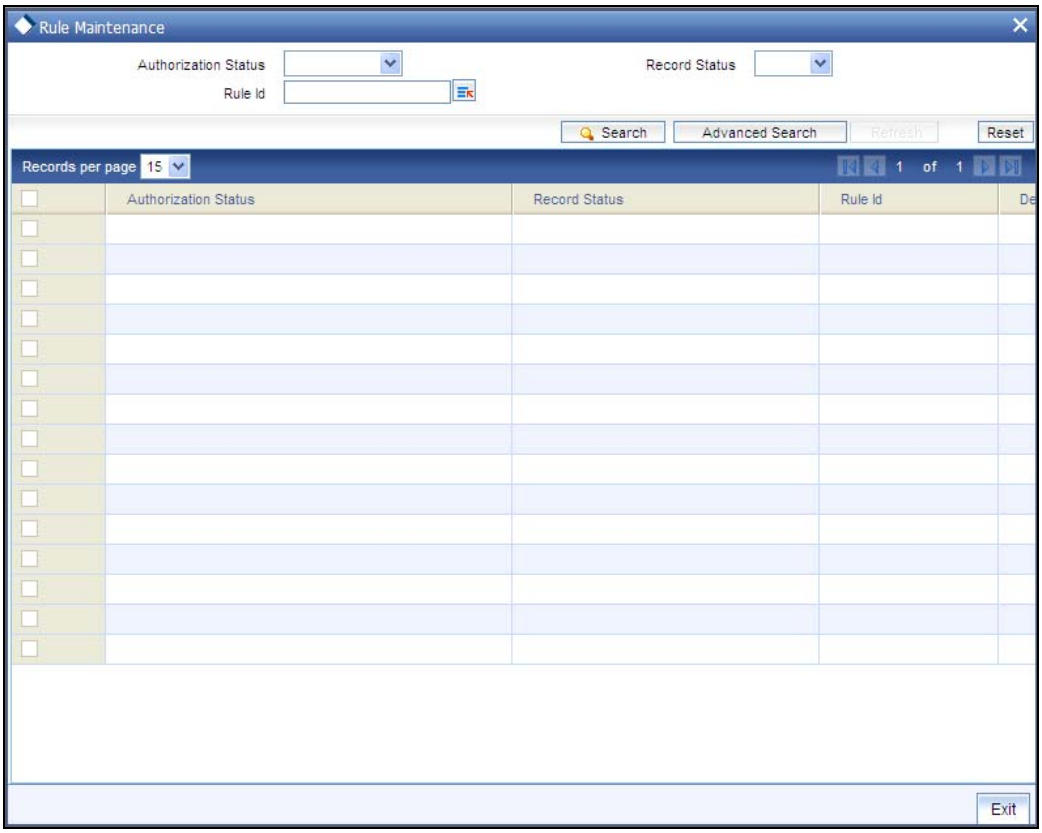
Grade

Specify the credit grade based on the score obtained.

1.5 Viewing Credit Rule Summary

You can view a summary of the credit rules in 'Rule Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



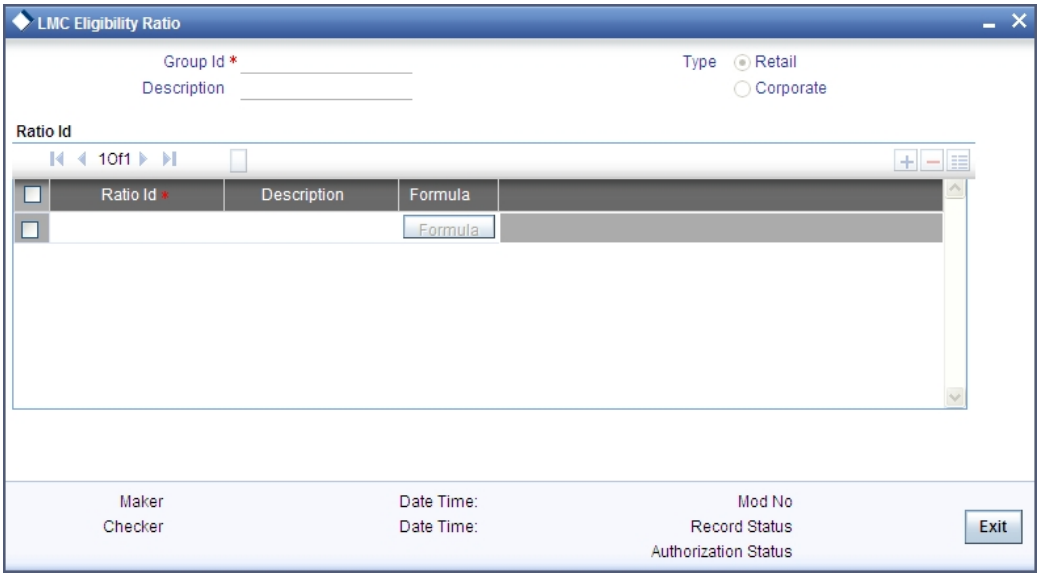
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Rule Id

Click ‘Search’ button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

1.6 Maintaining Credit Ratios

You can maintain the rules to calculate the credit ratios in ‘Credit Ratio Maintenance’ screen. You can invoke this screen by typing ‘ORDRATMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Group Id

Specify a unique identification code for the ratio group.

Description

Specify a suitable description for the ratio group.

Type

Select the type of the loan from the following options available:

- Retail
- Corporate

Ratio Id

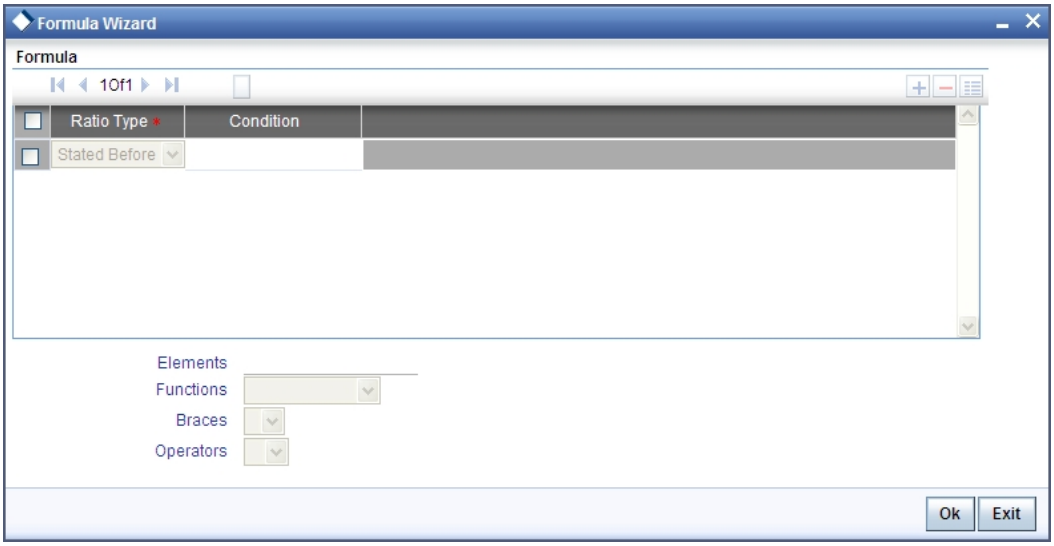
Specify a unique identification for the credit ratio being maintained.

Description

Specify a suitable description for the credit ratio.

1.6.1 Specifying Formula Details

You can specify the formula to calculate the credit ratio by clicking the 'Formula' button corresponding to a ratio Id. The 'Formula' screen is displayed where you can specify the condition for calculating the credit ratio associated with a ratio Id.



You can specify the following details here:

Ratio Type

Select the type of the ratio being maintained, from the drop down list provided. The following options are available:

- Stated Before
- Stated After
- Actual Before
- Actual After

Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

Elements

Specify the data elements to be used to define the formula for credit ratio calculation or select the element from the option list provided.

Functions

Select the mathematical function to be used to define the formula from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the credit ratio calculation formula.

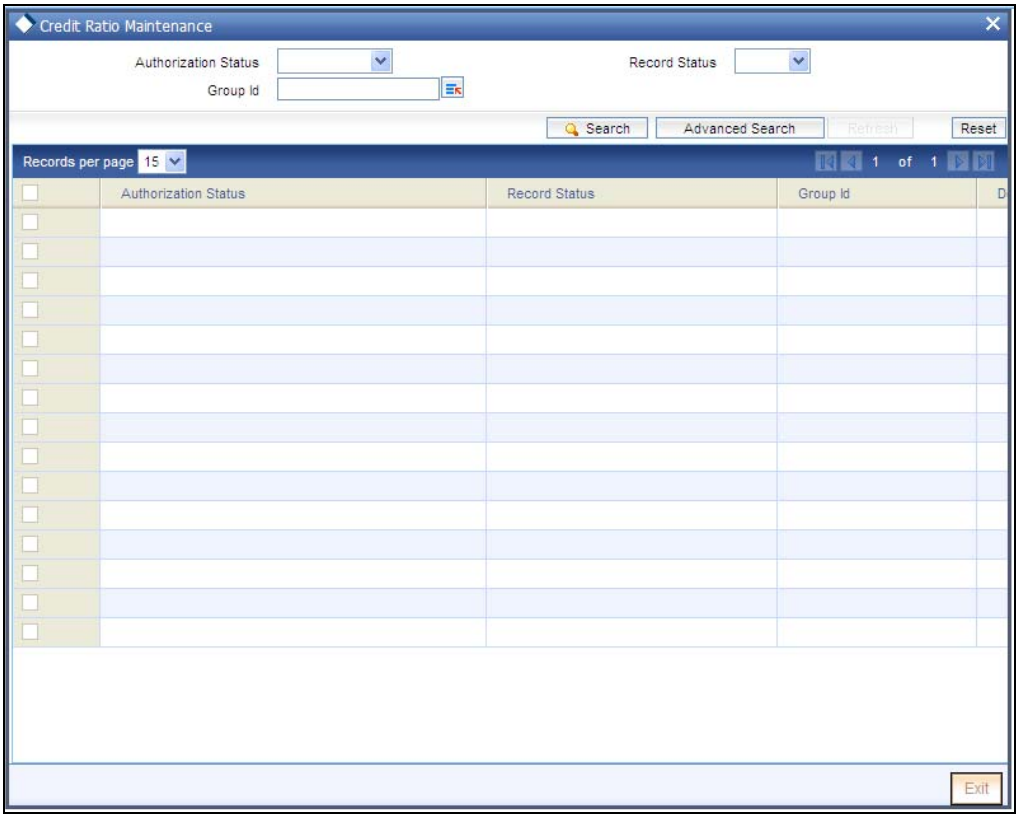
Operators

Select the mathematical operator to be used to define the credit ratio calculation formula. You can select '+', '-', '*', or '/'.

1.7 Viewing Credit Ratio Summary

You can view a summary of the credit ratios in 'Credit Ratio Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSRATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



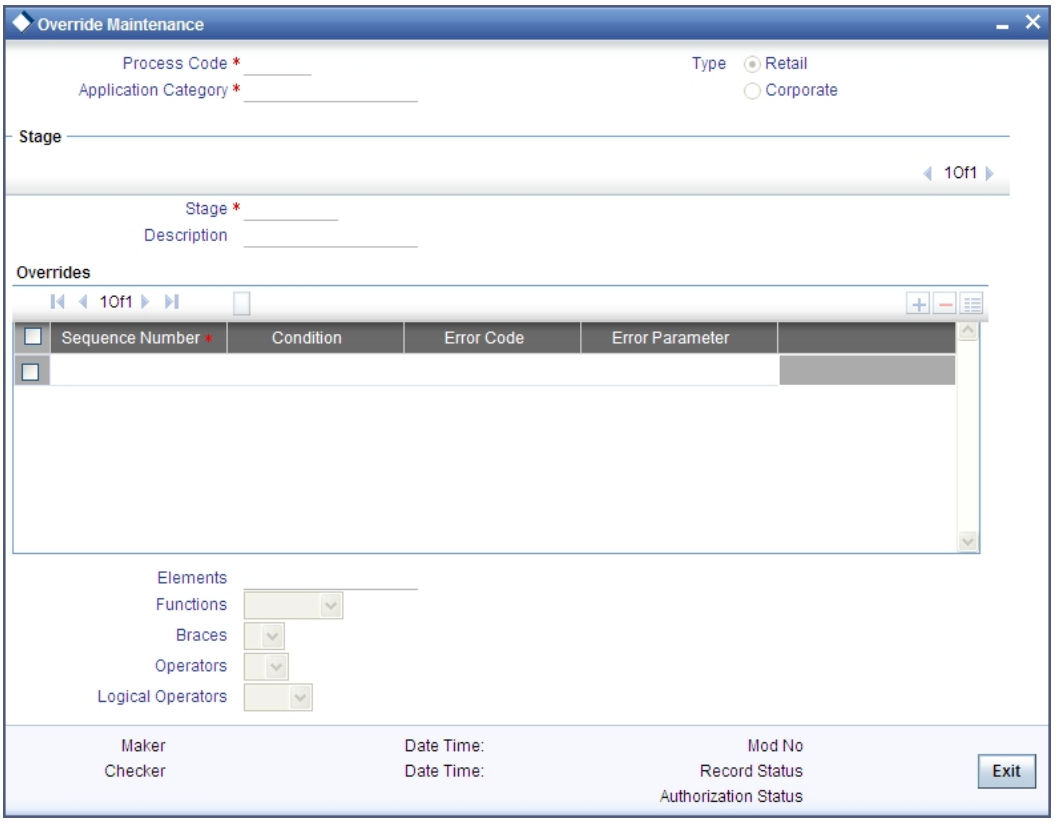
You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Group Id

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

1.8 Maintaining Override Details

You can maintain the formulae to verify if overrides need to be generated dynamically, in 'Override Maintenance' screen. You can invoke this screen by typing 'ORDOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

Application Category

Specify the category to which the loan application belongs or select the application category from the option list provided.

Type

Select the type of the loan from the following options available:

- Retail
- Corporate

Stage

Select the stage of the loan origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Loan Approval etc.

Description

Specify a suitable description for the loan origination stage.

Overrides

Here, you can capture the details of the conditions to be checked for generating override messages.

Sequence Number

The sequence number is automatically generated by the system.

Condition

The condition specified using the Elements, Functions, Operators etc. gets displayed here.

Error Code

Specify the error code to be used to generate the override message or select the error code from the option list provided.

Error Parameter

Specify the error parameter to be substituted in the override messages.

Elements

Specify the data elements to be used to define the conditions for generating override messages or select the element from the option list provided.

Functions

Select the mathematical function to be used to define the condition from the drop-down list provided.

Braces

Select the opening or the closing brace from the drop-down list provided, to define the conditions for generating override messages.

Operators

Select the mathematical operator to be used to define the conditions for generating override messages. You can select '+', '-', '*', or '/'.

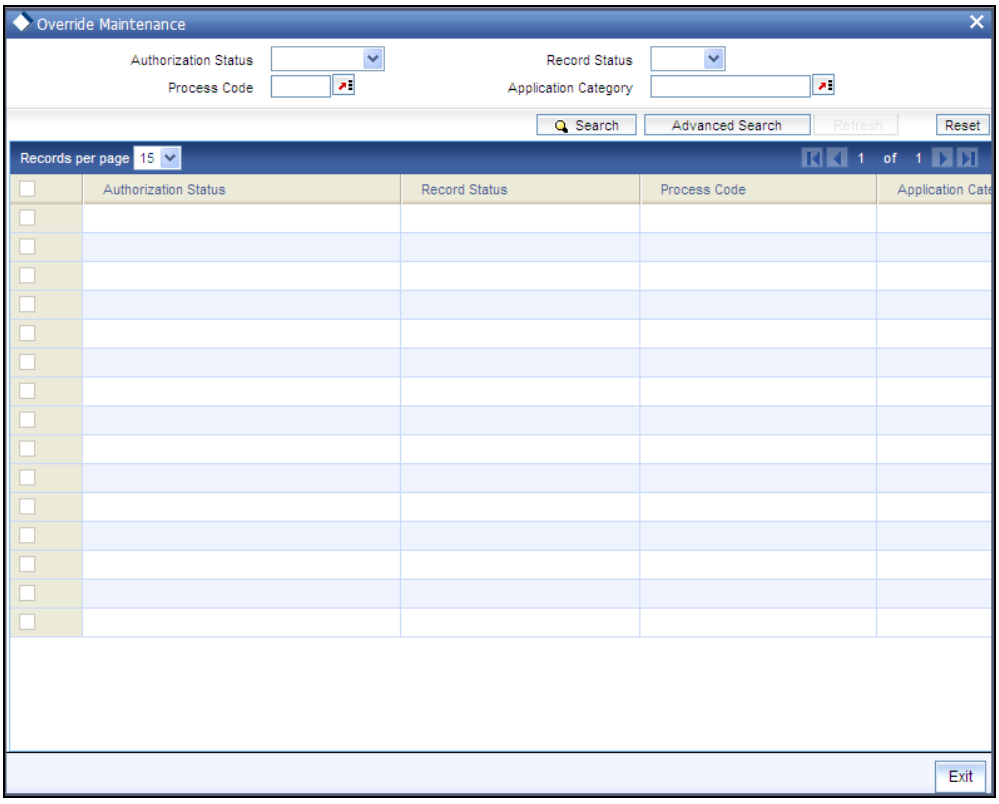
Logical Operators

Select the logical operator to be used to define the conditions for generating override messages. You can select '<', '>', '=', '<>', '>=', '<=', 'AND' or 'OR'.

1.9 Viewing Override Summary

You can view a summary of the overrides in 'Override Maintenance' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSOVDMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any of the following details to search for a record:

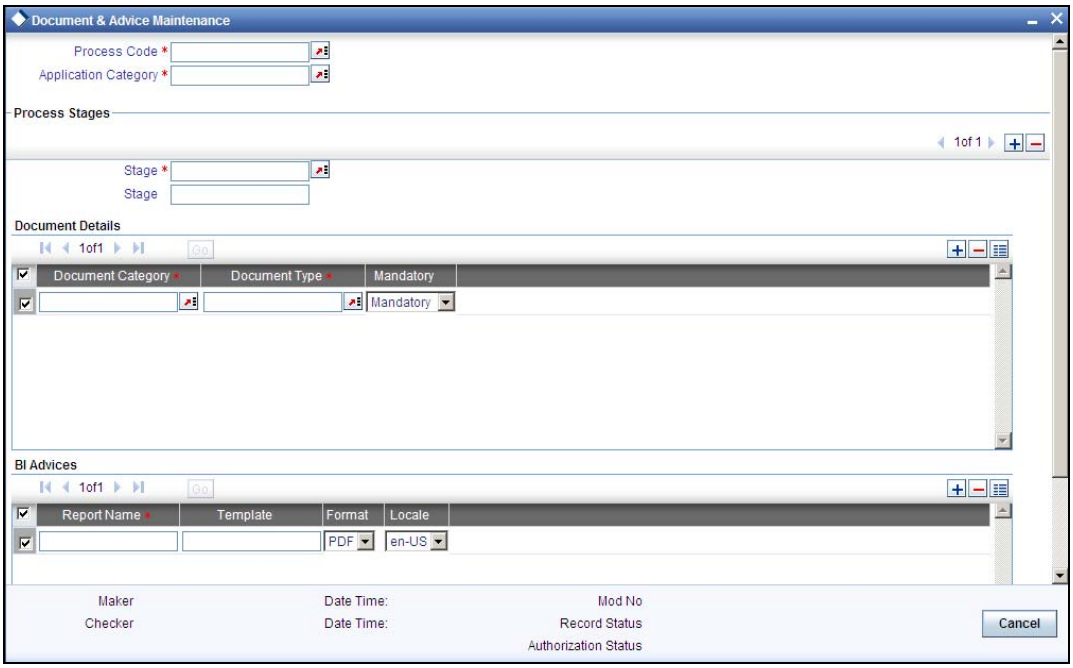
- Authorization Status
- Record Status
- Process Code
- Application Category

Click ‘Search’ button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

1.10 Maintaining Document Checklist and Advices

You can maintain the list of documents that are required during the loan origination process, in ‘Documents and Advice Maintenance’ screen. Document checklists are maintained for an application category and for the various stages in the origination process. You can also maintain the details of the Advices that need to be generated on completion of a stage in the process.

You can invoke ‘Documents and Advice Maintenance’ screen by typing ‘ORDDOCMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Process Code

Specify the process code of the process for which you wish to maintain override conditions or select the process code from the option list provided.

Application Category

Specify the category to which the loan application belongs or select the application category from the option list provided.

Stage

Select the stage of the loan origination process from the option list provided. The various stages can be Application Entry, Application Verification, Underwriting, Loan Approval etc.

Stage Title

Specify a suitable description for the loan origination stage.

Document Details

Document Category

Specify the category to which the document belongs or select the document category from the option list provided.

Document Type

Specify the type of the document or select the document type from the option list provided.

Mandatory

Select the option to indicate whether the document is mandatory or not. You can select any of the following options from the drop-down list provided:

- Mandatory
- Overridden
- Others

BI Advices

Report Name

Specify the name of the advice report to be generated on completion of the process stage.

Template

Specify the template to be used to generate the advice report.

Format

Select the format in which the advice report needs to be generated from the drop-down list provided. The following options are available:

- PDF
- RTF

Locale

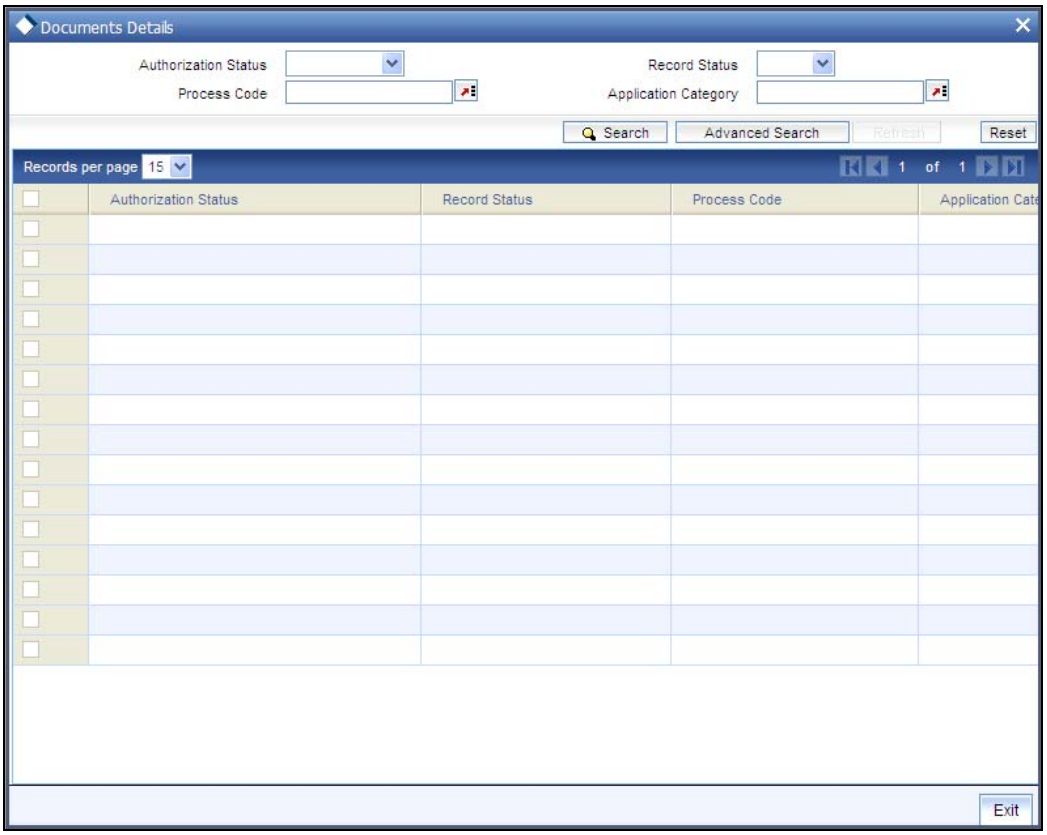
Select the locale information to be used for generating the advices from the drop-down list. The following options are available:

- en-US

1.11 Viewing Document Checklist Summary

You can view a summary of the document checklists and advices in ‘Document Details’ screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing ‘ORSDOCMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any of the following details to search for a record:

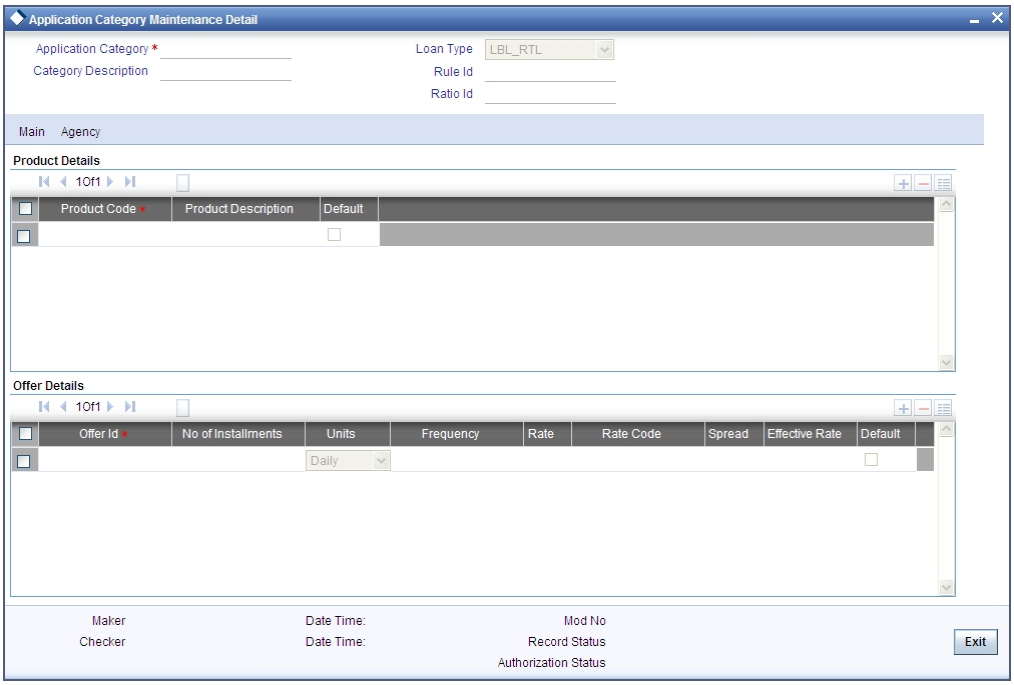
- Authorization Status
- Record Status
- Process Code
- Application Category

Click ‘Search’ button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

1.12 Maintaining Application Category Details

You can maintain various application categories linked to multiple loan products that cater to the requirements of different customers, in ‘Application Category Maintenance’ screen. The entire process of loan origination depends mainly on the category to which the application belongs.

You can invoke ‘Application Category Maintenance’ screen by typing ‘ORDCATMT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

Application Category

Specify a unique identification for the loan application category.

Category Description

Specify a suitable description for the loan application category.

Rule Id

Specify the credit rule to be associated with the application category or select the Rule Id from the option list provided.

Ratio Id

Specify the credit ratio to be associated with the application category or select the Ratio Id from the option list provided.

1.12.1 Main Tab

You can capture the following details in the 'Main' tab.

Product Details

You can specify the following details related to the loan product here:

Product Code

Specify the identification code of the loan product to be linked to the application category being maintained. You can also select the product code from the option list provided.

Product Description

The description associated with the selected loan product gets displayed here.

Default

Check this box to indicate if the loan product selected should be maintained as the default product for the application category.

Other Details

You can capture the additional details related to the loan product here:

Offer Id

Specify a unique identification for the loan offer being made to the customer.

No of Installments

Specify the number of installments associated with the loan.

Units

Select the units based on which the loan disbursement should be carried out. The following options are available in the option list:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Frequency

Specify the frequency at which the loan disbursement should be carried out.

Rate

Specify the interest rate to be associated with the loan.

Rate Code

Specify the rate code used to derive the interest rate or select the rate code from the option list provided.

Spread

Specify the spread that is applicable for the loan being offered.

Effective Rate

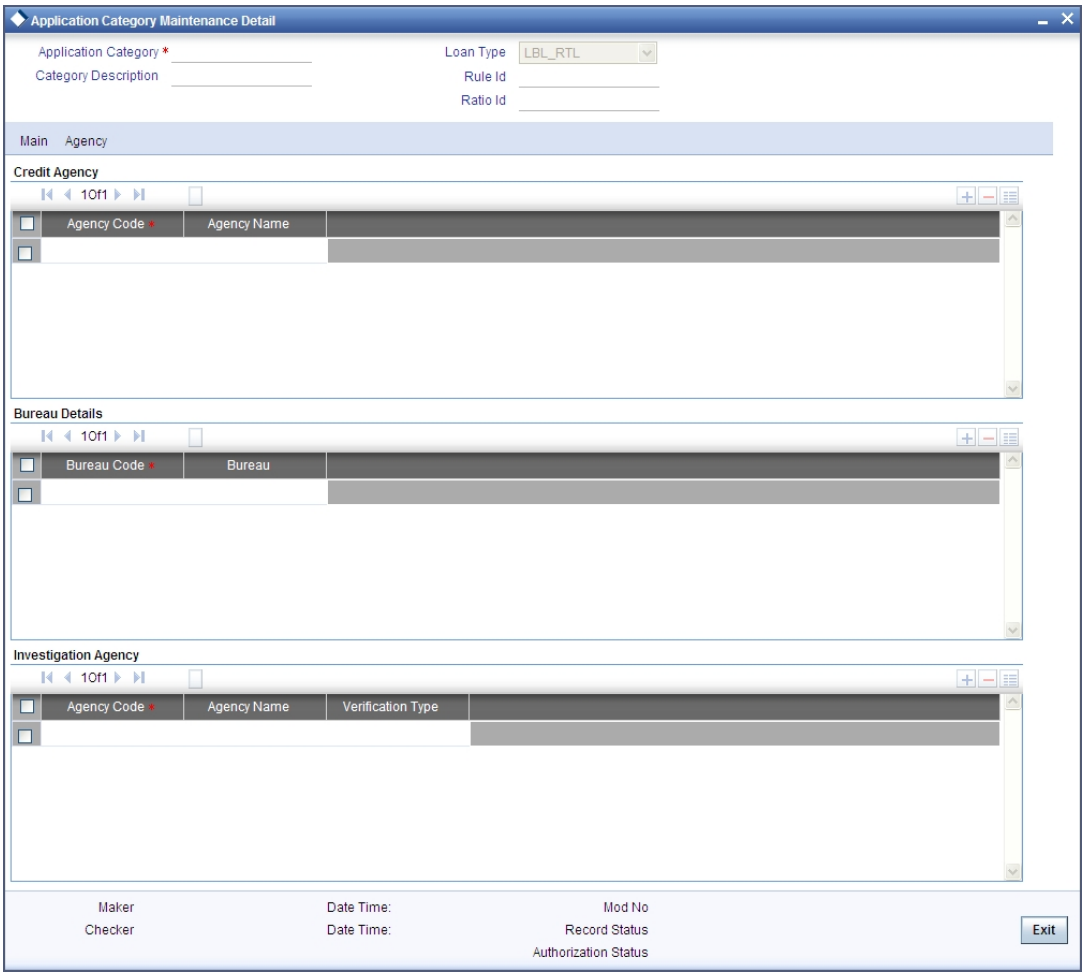
The effective rate of interest gets displayed here, based on the interest and the spread specified.

Default

Check this box to indicate if the loan offer specified should be maintained as the default offer for the application category.

1.12.2 Agency Tab

In ‘Agency’ tab, you can capture the details of the credit rating agencies and credit bureaus that provide credit rating details for customer securities.



You can specify the following details in this screen:

Credit Agency

You can capture the details related to the credit rating agencies here.

Agency Code

Specify the identification code of the rating agency that provides credit rating details for customer securities.

Agency Name

Specify the name of the rating agency that provides credit rating details for customer securities.

Bureau Details

You can capture the details related to the credit bureau here.

Bureau Code

Specify the identification code of the credit bureau that provides credit ratings for customer securities.

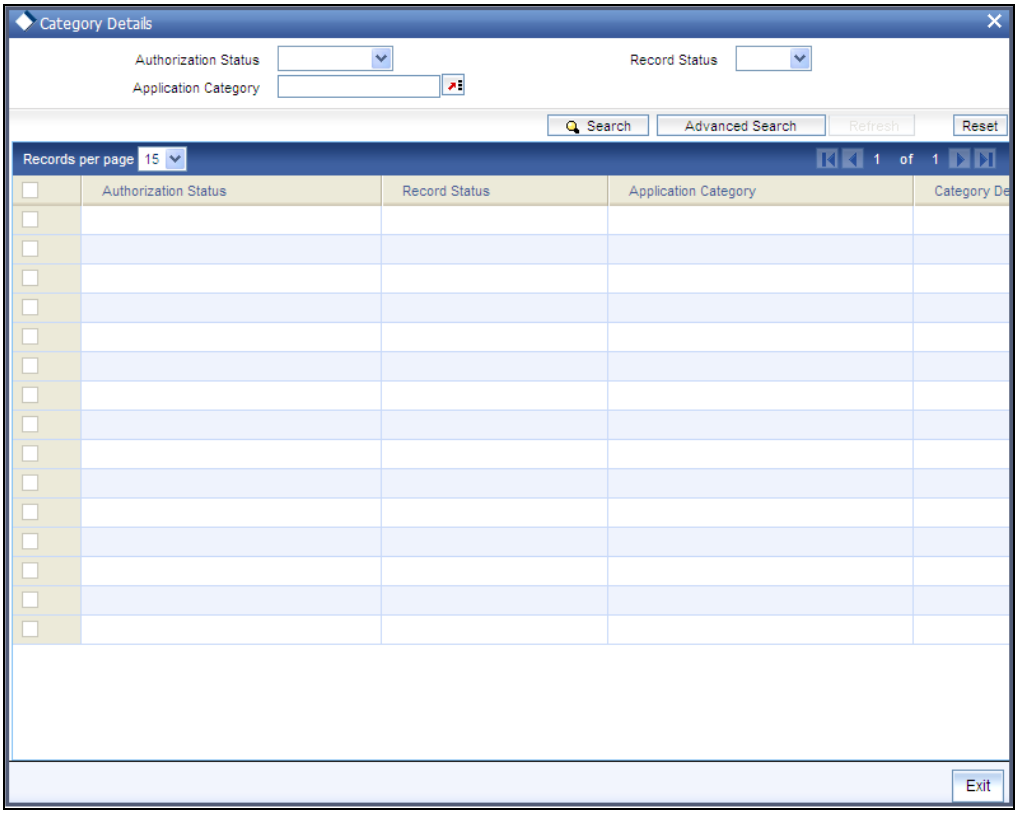
Bureau

Specify the name of the credit bureau that provides credit rating details for customer securities.

1.13 Viewing Application Category Summary

You can view a summary of the application categories in 'Category Details' screen. You can also query for a particular record based on desired search criteria.

You can invoke this screen by typing 'ORSCATMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any of the following details to search for a record:

- Authorization Status
- Record Status
- Application Category

Click 'Search' button to search for a record based on the search criteria specified. You can double click a desired record to view the detailed screen.

1.14 Stages in Corporate Loan Origination

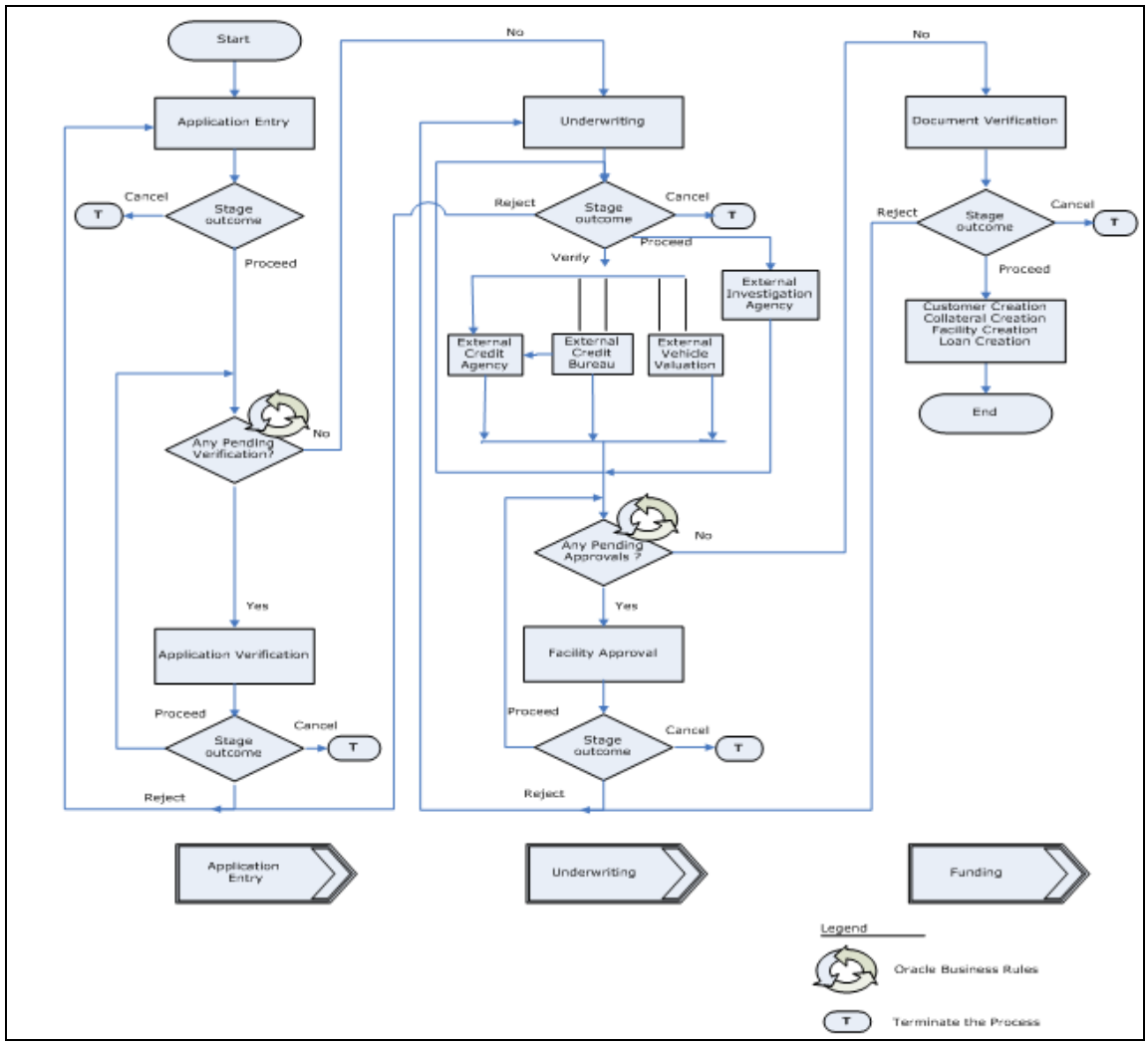
The different stages in corporate lending process flow are designed using Oracle BPEL framework. The process of loan origination consists of several manual as well as system tasks, carried out in a sequential manner. Many users can be involved in the completion of a transaction and at each stage of the process, a user or a group of users, assigned with a task, acquire and work on the relevant transaction.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

- Application Entry
  - Information captured in this stage include
  - Applicant Information
  - Corporate Information
  - Directors Information
  - Application details
  - Requested Loan Details
  - Facility Information
  - Collateral Details
  - Checklist
  - Documents
- Application Verification
- Underwriting
  - Collateral Valuation Information
  - Applicant Financial Ratios
  - Applicant Credit Score
  - Applicant Bureau Report
  - Loan Offers
  - Loan Schedules
  - Loan Charges
  - Field Investigation
  - Document Capture
  - Advice Generation
- Facility Approval
- Document Verification
  - Information captured during Previous stages are verified
  - All documents obtained are verified against checklist
- Customer , Account , Facility, Loan Contract, Collateral Creation
  - Customer Creation
  - Current Account Creation
  - Facility Creation
  - Loan Account Creation
  - Advice Generation

1.14.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



The various tasks carried out in these stages will be explained in detail in the subsequent sections.

1.14.2 Process Matrix

The process matrix given below lists out the different stages, the user role handling each stage, the function Ids involved and the exit points for each stage.

Stage	Stage Title	Description	Roles	Function Id	Exit point
1	Application Entry	The following details are captured as part of this stage Application Details		ORDCLAPP	PROCEED, CANCEL

Stage	Stage Title	Description	Roles	Function Id	Exit point
		Applicant Details Requested Lending Details Collateral Details Check List User Defined Fields and Comments Document Capture Advice Generation			
2	Application Verification	The details captured as part of 'Application Entry' stage is verified		ORDCLVER	PROCEED, REJECT, CANCEL
3	Underwriting	The following details are captured as part of this stage Collateral Valuation Information Applicant Financial Ratios Applicant Credit Score Applicant Bureau Report Loan Offers Loan Schedules Loan Charges Field Investigation Document Capture Advice Generation		ORDCLUND	VERIFY PROCEED, REJECT, CANCEL
4	Facility Approval	Facility Approval		ORDCLAPR	PROCEED, REJECT, CANCEL
5	Document Verification	Document Verification Final Verification Customer Creation Loan Account Creation Advice Generation		ORDCLDVR	PROCEED, REJECT, CANCEL
6	Customer / Account / Facility /	The system task is used to create the following	N/A		N/A

Stage	Stage Title	Description	Roles	Function Id	Exit point
	Loan / Collateral Creation	Customer Creation Current Account Creation Facility Creation Collateral Creation Loan Creation			

The stages are explained in detail in the sections that follow.

Step 1. Application Entry

In this stage, the bank receives an application requesting for the creation of a facility from a prospective borrower/customer. The relevant documents and financial statements are also provided by the customer. If the applicant/borrower does not have an account but intends to open one, the bank also obtains the account opening form and related documents as part of this activity.

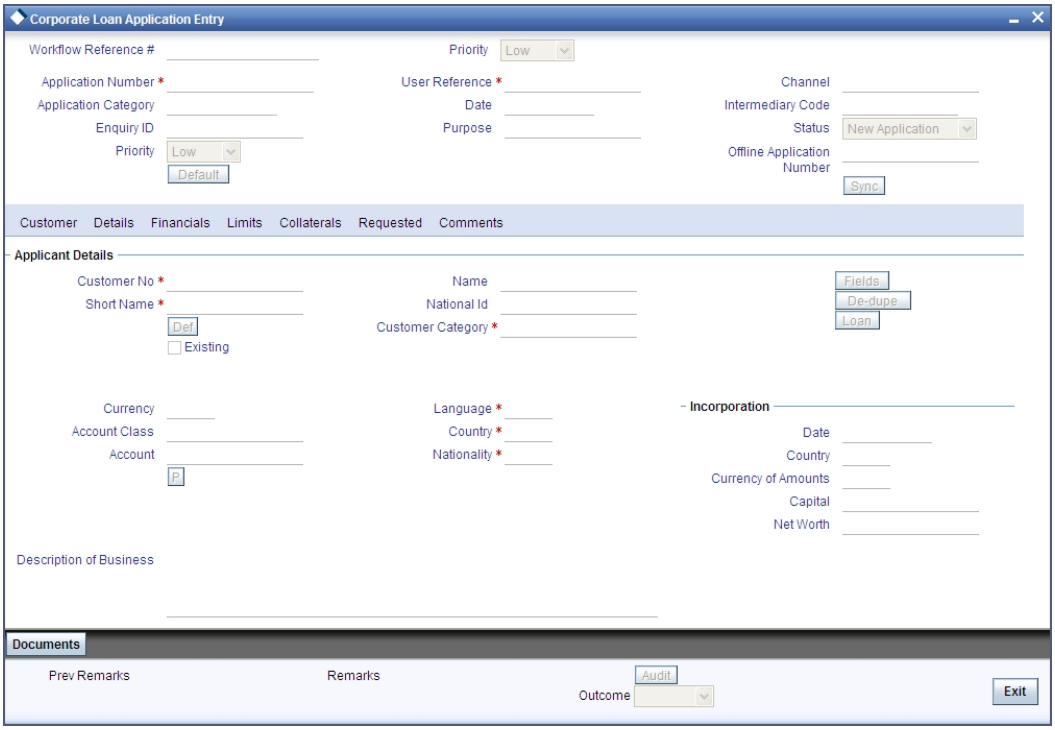
Users belonging to user role ‘CEROLE’ are authorized to perform the tasks associated with this stage.

The following details are captured in this stage:

- Applicant information
- Applicant contact information
- Director’s information
- Corporate information
- Facility
- Loan details
- Collateral details

Documents obtained from the applicant are also uploaded during this stage.

You can key-in the loan application details required in ‘Corporate Loan Application Entry’ screen. You can also invoke this screen by typing ‘ORDCLAPP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The Application Number is automatically generated by the system. You can capture the following details in the main screen:

Application Category

Specify the loan application category to be used or select the application category from the option

Enquiry ID

Specify an enquiry Id, if you wish to retrieve information on the loan offer selected by the customer. You can also select the ID from the adjoining option list. The list contains all the Enquiry IDs created for the customer as part of the loan simulation process.

User Reference Number

Specify the user reference number for the loan application.

Date

Specify the date on which the application was entered or select the date by clicking the ‘Calendar’ icon provided.

Purpose

Specify the purpose for which the loan is availed.

Channel

Specify the channel Id of the originating channel.

Intermediary Code

Specify the identification code of the intermediary agency if the customer has been associated with any.

Offline Application Number

Specify the offline application number, if the loan application has been created using the offline facility. You can also select the application number from the adjoining option list. The list contains all the application numbers for loan applications that have been created offline.

After specifying the loan number, click the 'Sync' button. All the details for the selected offline application will be displayed in this screen. You can modify the required details.

Status

The status of the application gets displayed here.

Click 'Default' button to default the details related corresponding to the prospective loan customer.

1.14.3 Customer Tab

In 'Customer' tab, you can capture the details associated with the loan applicant. The customer details corresponding to the Application Category specified are displayed here. You can modify these details, if required.

For existing customers of the bank, you need to specify the following details:

Existing

Check this box to indicate if the customer applying for the loan is an existing customer of the bank.

Customer No

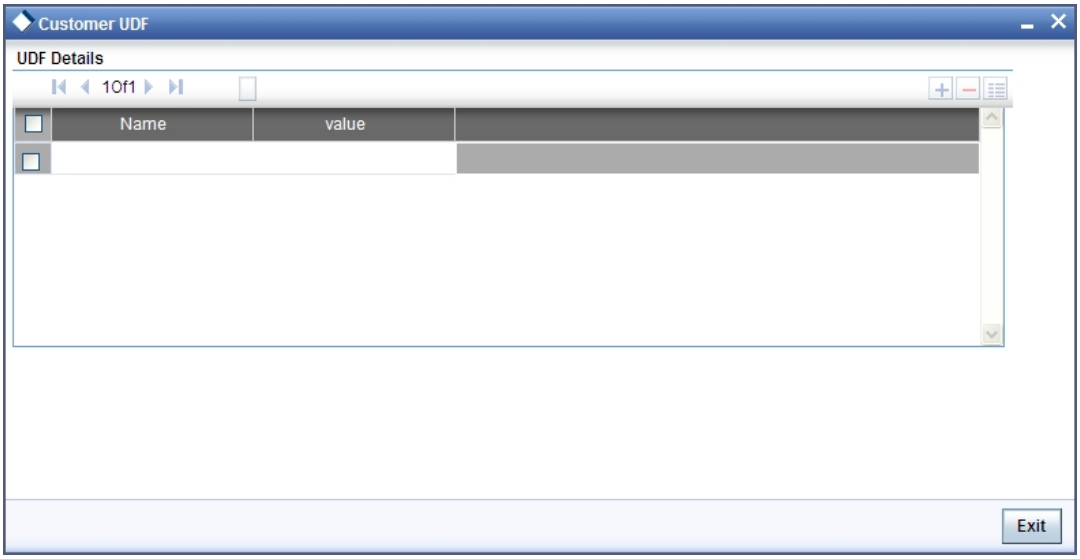
For existing customers you need to select the customer number from the option list provided.

Click 'Def' button to default the details of existing customers.

> For more details on capturing Customer details, refer the chapter titled 'Maintaining Customer Information Files' in Core Entities user manual.

1.14.3.1 Fields

You can capture the user defined field details for the customer, if any by clicking 'Fields' button. The 'Customer UDF' screen gets displayed where you can maintain the UDF details.



You can specify the following details in this screen:

Name

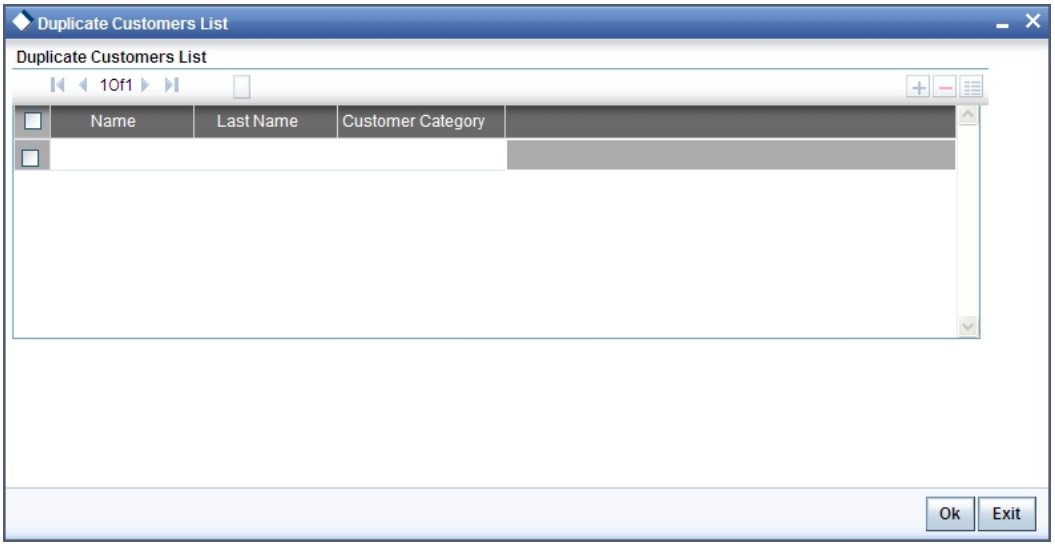
Specify the name of the UDF being created for the customer.

Value

Specify the value associated with the UDF being created for the customer.

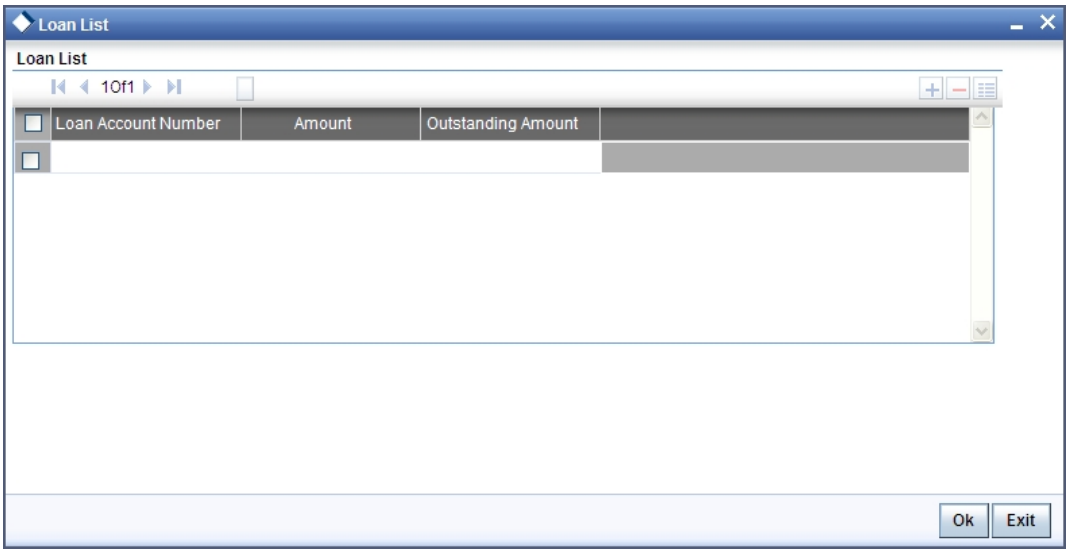
1.14.3.2 Dedupe

You can verify if the customer details are duplicated by clicking the 'Dedupe' button. 'Duplicate Customer List' screen gets displayed where any duplicate customer details are displayed.



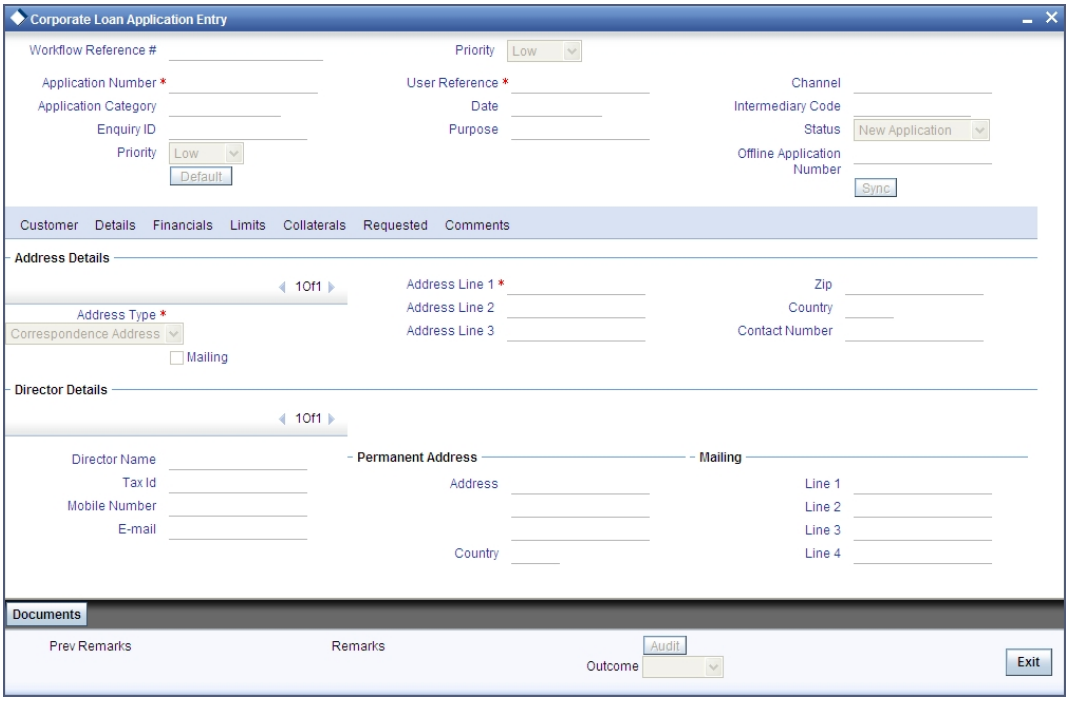
1.14.3.3 Loans

You can view the existing loan for the customer by clicking the 'Loans' button.



1.14.4 Details Tab

The address and employment related details of the customer corresponding to the Application Category selected are displayed in this tab. You can modify these details if required.



In this screen, you can capture multiple address and employment details, if required.

For more details on capturing Adreess details, refer the chapter titled ‘Maintaining Customer Information Files’ in Core Entities user manual.

You can capture the following additional details related to the Director in this tab:

Director Name

Specify the name of the director of the corporate customer.

Tax Id

Specify the tax identification of the director.

Mobile Number

Specify the mobile number of the director.

E-mail

Specify the e-mail Id of the director.

Permanent Address

Address

Specify the permanent address of the director.

Country

Specify the country associated with the address specified.

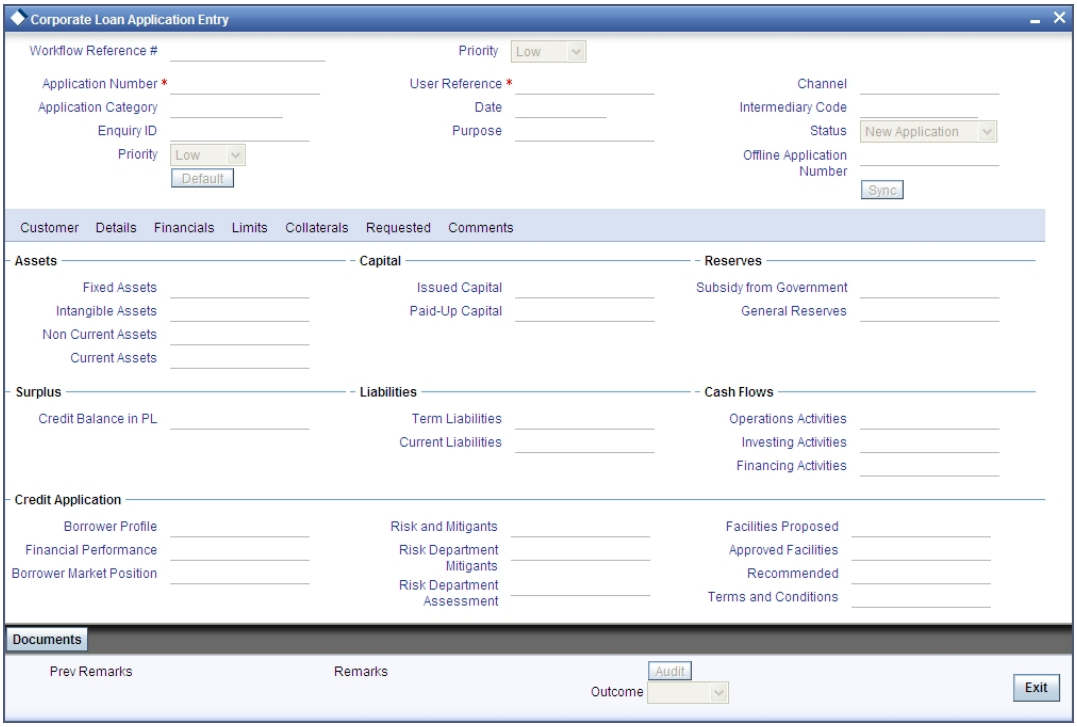
Mailing

Line 1 – 4

Specify the mailing address of the customer in Line 1 to Line 4 provided.

1.14.5 Financials Tab

You can capture the financial details corresponding to the customer in this screen.



You can capture the following details here:

- Assets Details
- Capital details
- Reserves Details
- Surplus Details
- Liabilities Details
- Cash Flows
- Credit Application

Assets

You can capture the following details corresponding to the loan applicant's assets:

Fixed Assets

Specify the value associated with the fixed assets of the customer.

Intangible Assets

Specify the value associated with the intangible assets of the customer.

Non Current Assets

Specify the value associated with the non current assets of the customer.

Current Assets

Specify the value associated with the current assets of the customer.

Capital

You can capture the following details corresponding to the loan applicant's capital:

Issued Capital

Specify the value associated with the issued capital of the customer.

Paid-Up Capital

Specify the value associated with the paid-up capital of the customer.

Reserves

You can capture the following details corresponding to the loan applicant's cash reserves:

Subsidy from Govt

Specify the value of any subsidies the customer has obtained from the government.

General Reserves

Specify the value associated with any general reserves of the customer.

Surplus

You can capture the following details corresponding to the loan applicant's surplus income:

Credit Balance in PL

Specify the surplus credit balance, if any, associated with the customer.

Liabilities

You can capture the following details corresponding to the loan applicant's liabilities:

Term Liabilities

Specify the value associated with the long term liabilities associated with the customer.

Current Liabilities

Specify the value associated with the current liabilities associated with the customer.

Cash Flows

You can capture the following details corresponding to the loan applicant's cash flows:

Operations Activities

Specify the cash flow value associated with the operation activities of the corporate customer.

Investing Activities

Specify the cash flow value associated with the investing activities of the corporate customer.

Financing Activities

Specify the cash flow value associated with the financing activities of the corporate customer.

Credit Application

The details associated with how the corporate customer has deployed his assets need to be captured as part of assessing the risk associated with the loan proposed .You can capture the following details related to the credit application:

Borrower Profile

Specify the details corresponding to the profile of the corporate customer's customer.

Financial Performance

Specify the details corresponding to the financial performance of the corporate customer's customer.

Borrower Market Position

Specify the details corresponding to the market position of the corporate customer's customer.

Risk and Mitigants

Specify the details corresponding to the risk and mitigants associated with the corporate customer's customer.

Risk Department Mitigants

Specify the inputs from risk department related to the risk mitigants associated with the corporate customer's customer.

Risk Department Assessment

Specify the risk department's assessment corresponding the corporate customer's customer.

Facilities Proposed

Specify the details corresponding to the facilities that have been proposed by the corporate customer.

Approved Facilities

Specify the details corresponding to the facilities that have been approved by the corporate customer.

Recommended

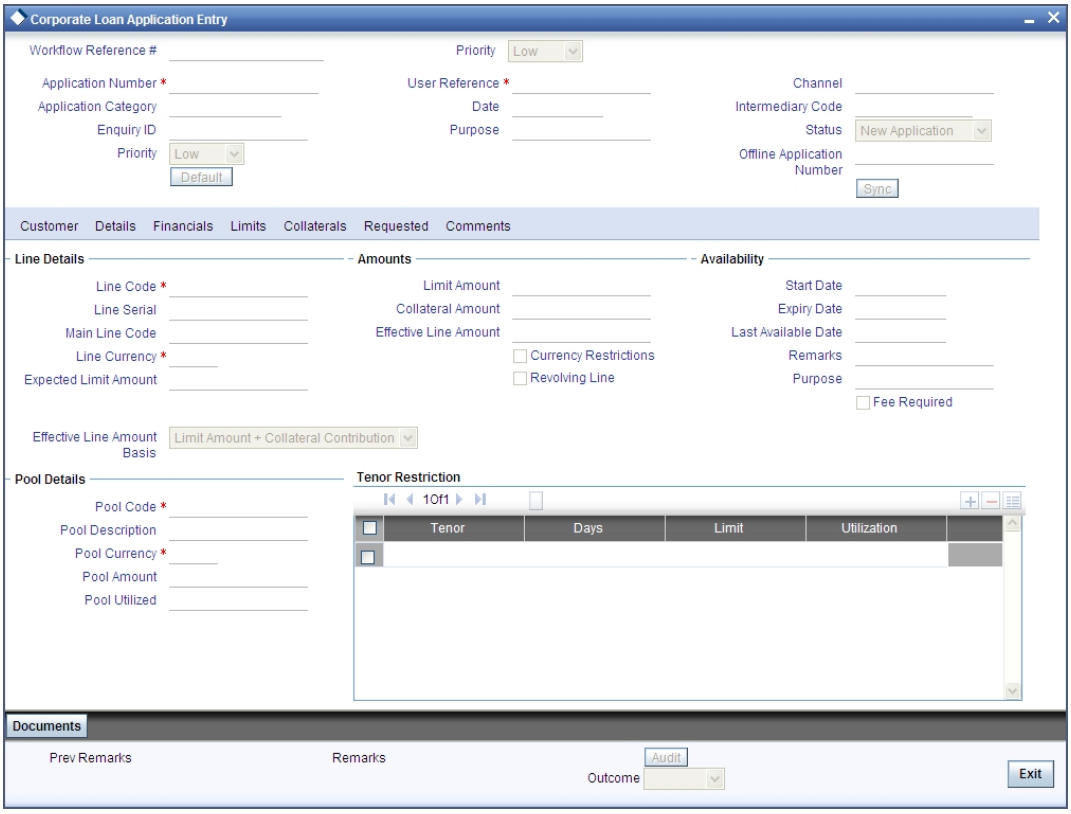
Specify the details corresponding to the facilities that have been recommended by the corporate customer.

Terms and Conditions

Specify the terms and conditions associated with the credit application.

1.14.6 Limits Tab

You can capture the Facility Information in 'Limits' tab.



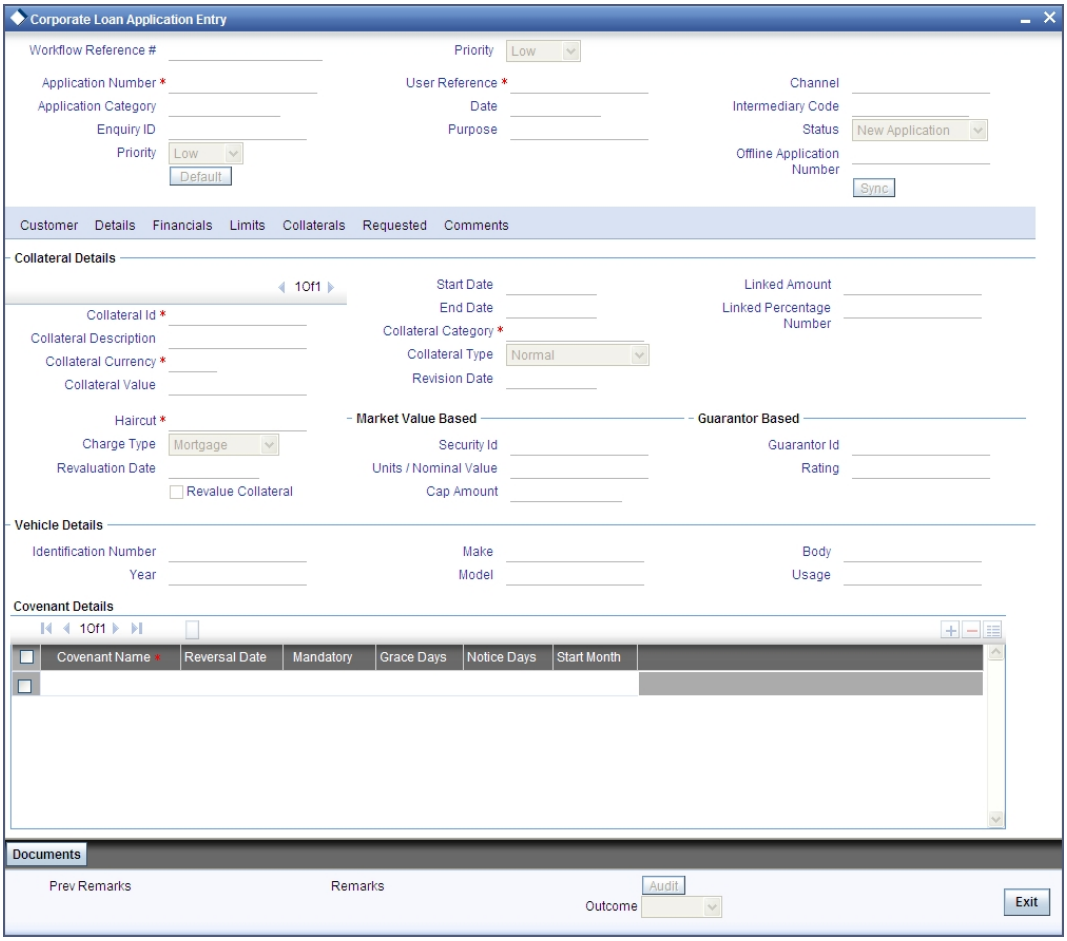
You can capture the following details here:

- Line details
- Line Currency
- Limit Amount
- Start, End and Last available Date of Facility

For more details on capturing Limit details, refer the section titled ‘Maintaining Credit Facility Details’ in Enterprise Limits and Collateral Management user manual.

1.14.7 Collaterals Tab

You can capture the details related to the collaterals provided by the customer in this tab.



In this screen, specify the following details to facilitate vehicle evaluation:

Vehicle Details

You can capture the details of the vehicle which is to be evaluated in the following fields:

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

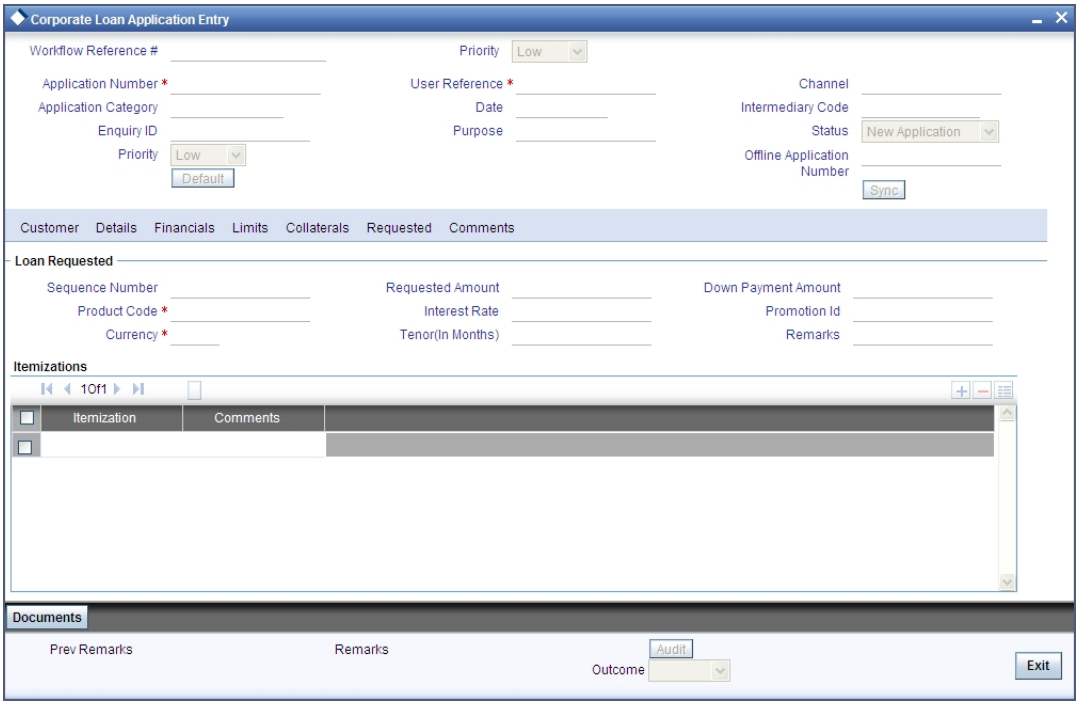
Specify the mileage used by the vehicle till date.

These details will be used at the underwriting stage to evaluate the vehicle.

For more details on capturing Collateral details, refer the chapter titled ‘Maintaining Collateral Details’ in Enterprise Limits and Collateral Management user manual.

1.14.8 Requested Tab

The details related to the requested loan can be captured in this tab. If you have selected an ‘Enquiry ID’ for the customer, then the requested details that have been stored for the corresponding loan proposal are displayed here.



You can capture the following details here:

Product Code

Specify the corporate lending product to be used for initiating the loan or select the product code from the option list provided.

Requested Amount

Specify the loan amount requested by the prospective customer.

Currency

Specify the loan currency preference of the customer or select the currency from the option list.

Intrate

Specify the preferred interest rate of the prospective customer.

Tenor (in months)

Specify the preferred loan tenor (in months) of the prospective customer.

Down-payment Amount

Specify the preferred amount that the prospective customer can provide as down-payment.

Promotion Id

Specify the promotion Id of the loan offer being requested by the customer.

Remarks

Specify remarks, if any, associated with the loan application.

You can also capture the following itemization details corresponding to the requested loan:

Itemization

Specify the tenor itemization that is required. For example, you can specify the itemizations like 'Booking Amount', 'Payment', 'Interiors' etc.

Requested Amount

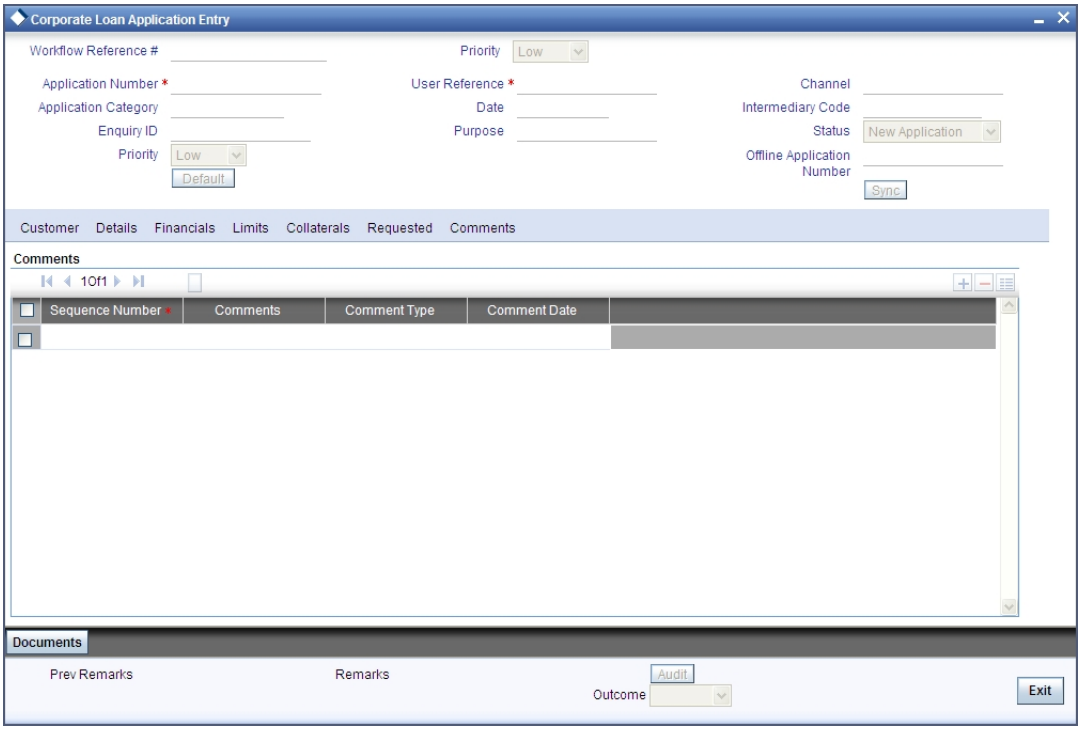
Specify the amount requested corresponding to the itemization specified.

Comments

Specify comments, if any, corresponding to the itemization.

1.14.9 Comments Tab

In this tab, you can specify comments, if any, related to the loan application.



You can specify the following details here:

Sequence Number

The sequence number is automatically generated by the system.

Comments

Specify comments, if any, to be associated with the loan application.

Comment Type

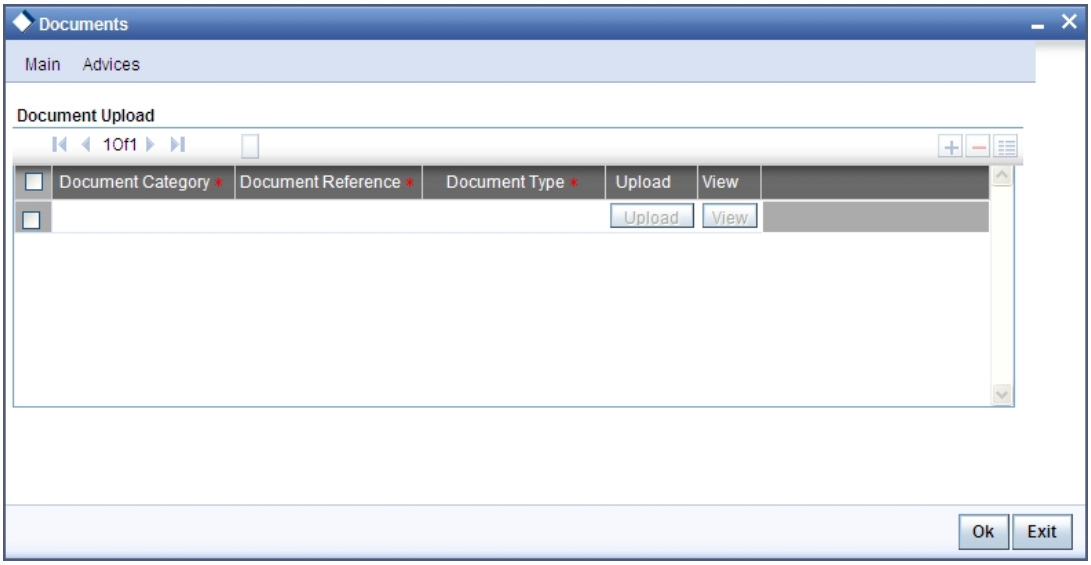
Specify the type of the comment given.

Comment Date

Specify the date on which the comment was given or select the date by clicking the ‘Calendar’ icon.

1.14.10 Capturing Document Details

You can upload the scanned documents in ‘Documents’ sub screen. To invoke this screen, click ‘Documents’ button in Corporate Loan Application Entry screen.



You can capture the following details in this screen:

Document Category

Specify the category to which the document belongs or select the document category from the option list provided.

Document Reference Number

Specify a unique reference number for the document being uploaded.

Document Type

Specify the type of the document or select the document type from the option list provided.

Click ‘Upload’ button to upload the documents or ‘View’ button to view the documents.

After specifying the mandatory details in Application Entry screen, select the ‘Outcome’ that you wish in the lower portion of the screen. To move to the next stage select ‘PROCEED’ as the outcome and click the ‘Save’ icon. You can select ‘CANCEL’ to terminate the process, if required.

The following validations are carried out in this stage:

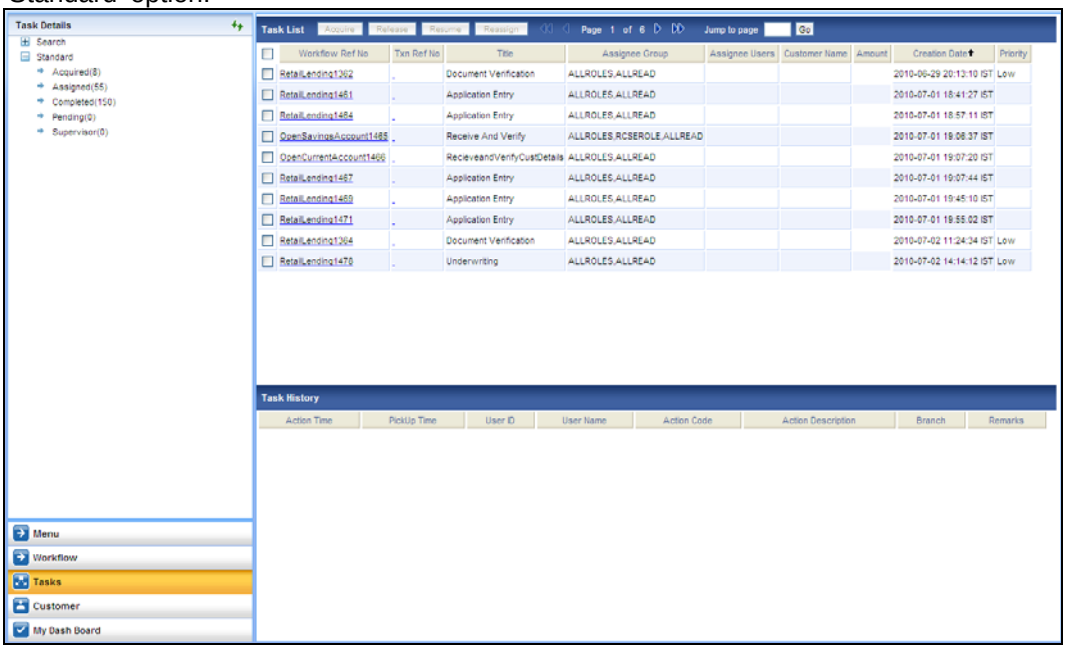
- If any of the mandatory documents are missing, the system displays an error message
- If any of the override documents are missing, the system displays an override message
- If any mandatory customer information is missing, the system displays error messages

You will not be able to proceed to the next stage without correcting the errors, if any.

On successful completion a message, stating that the task is successfully completed, gets displayed.

The task is completed successfully.

To acquire the next stage, you need to go to the ‘Task’ menu and select ‘Assigned’ under ‘Standard’ option.



All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your ‘Workflow Ref No’ and click ‘Acquire’ button at the top of the screen to acquire the next stage of the task.

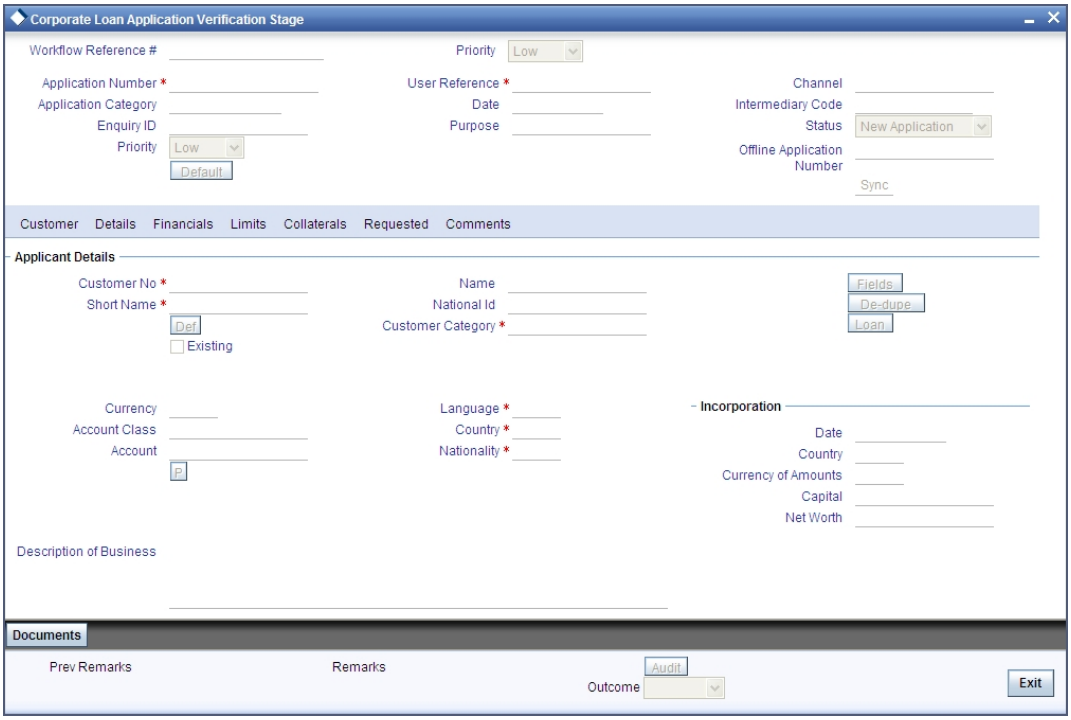
The following message gets displayed on successful acquisition of the task.

Acquire Successful

Click ‘Ok’ to proceed to the next stage. To select the acquired task for the next stage, select ‘Acquired’ under ‘Standard’ option in the ‘Task’ menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the ‘Workflow Ref No’ to open ‘Corporate Loan Application Verification’ screen.

Step 2. Application Verification

The information captured in the previous stage is verified in the Application Verification stage. Application verification is carried out by the user role ‘CMROLE’.



The details related to the loan application entry are displayed in this screen, which can be verified by the verifier. The details cannot be modified in this stage, but comments can be added appropriately. On completion of this stage, the advices that are maintained for the stage are generated.

The verifier can either send the application back to the previous stage if the information provided is not adequate or can cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the verifier can proceed with the processing of the application by selecting ‘PROCEED’ as the Outcome. The verifier can select ‘REJECT’ to return the process to previous stage for data correction or ‘CANCEL’ to terminate the process.

On successful verification a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the ‘Task’ menu and select ‘Assigned’ under ‘Standard’ option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your ‘Workflow Ref No’ and click ‘Acquire’ button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

Acquire Successful

Click ‘Ok’ to proceed to the next stage. To select the acquired task for the next stage, select ‘Acquired’ under ‘Standard’ option in the ‘Task’ menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the ‘Workflow Ref No’ to open ‘Corporate Loan Underwriting’ screen.

Step 3. Underwriting

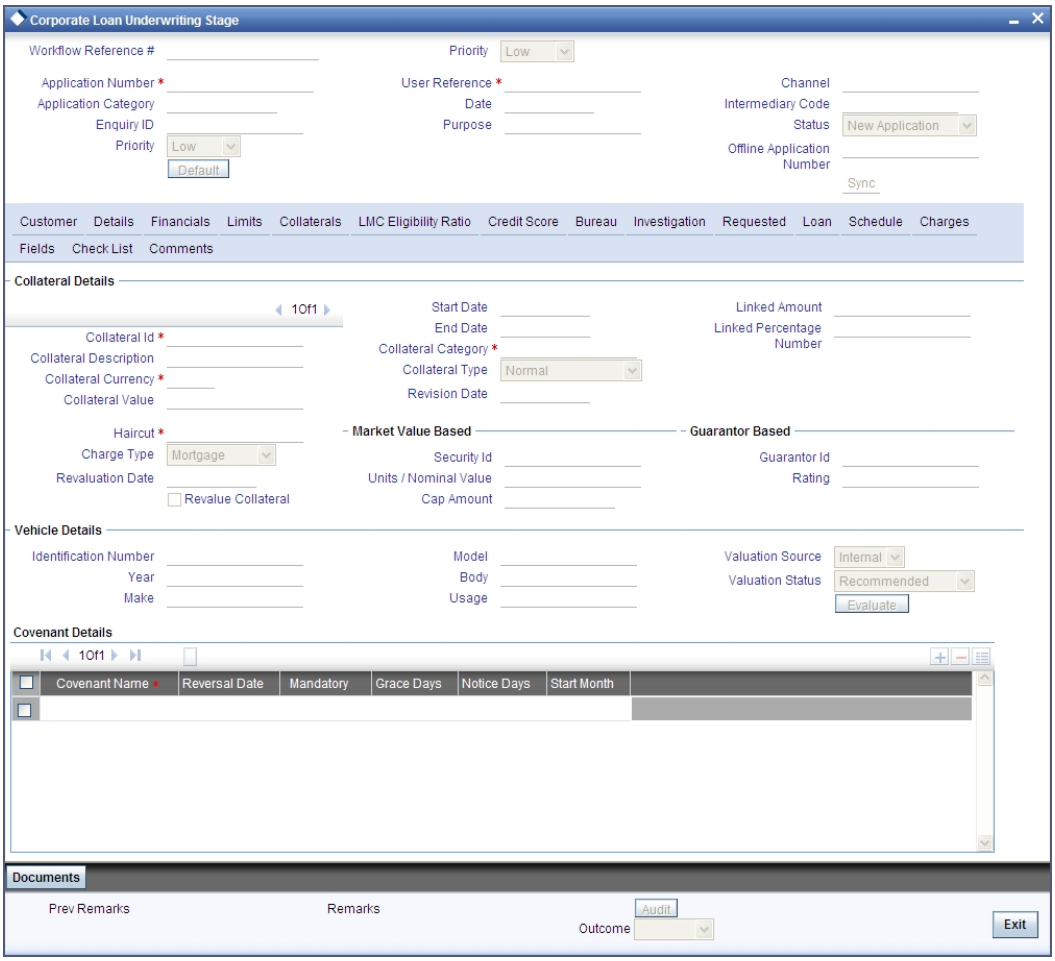
In this stage, the bank assesses the eligibility of the borrower for the requested loan offer, based on the analysis of the borrower's financial ratios and credit scores. The bank also obtains credit details from external agencies and field investigation agencies. The tasks in underwriting stage are also carried out by the user role 'CMROLE'.

After ascertaining the eligibility of the customer, the bank provides a facility offer to the borrower and generates payment schedule and schedule details. The advices that are maintained for the stage are generated on completion of the stage.

In this stage, the bank also conducts vehicle evaluation based on the details that have been captured at the 'Application Entry' stage. This evaluation can be done with details from an external agency in the collateral tab.

1.14.11 Collateral Tab

You can carry out the evaluation of vehicles in the collateral tab. Here, the details provided as part of the 'Application Entry' stage are defaulted, which you can modify. The evaluation can be done by interfacing with external agencies.



In this screen, capture the following details:

Vehicle Details

You can modify the details of the vehicle which is to be evaluated in the fields listed below.

Identification Number

Enter the unique identification number associated with the vehicle.

Year

Specify the year of manufacture for the vehicle.

Make

Specify the make of the vehicle.

Model

Specify the vehicle model.

Body

Specify the vehicle body details.

Usage

Specify the mileage used by the vehicle till date.

You can retrieve vehicle details from an external agency either by specifying the identification number for the vehicle or all of the following fields:

- Year
- Make
- Model
- Body
- Usage

Valuation Source

Select the valuation source from the adjoining drop-down list. The options are:

- INTERNAL
- NONE

Select 'INTERNAL' if you wish the evaluation to be done by interfacing with an external agency.

Status

Select the status from the adjoining drop-down list. The options are:

- RECOMMENDED
- NOT RECOMMENDED
- COMPLETE
- NO DATA

The evaluation will be done only if the valuation source is selected as ‘INTERNAL’ and the status is ‘RECOMMENDED’. For any other combination of values for the two fields, the system will display an error message and will not proceed with the evaluation till the values are set as specified above.

After entering the required details, select ‘VERIFY’ as the Outcome and click ‘Save’. If you have indicated that evaluation should be done you will not be allowed to select ‘PROCEED’ or ‘CANCEL’ as the Outcome till the verification has been successfully done.

The system will display a message stating that the task is successfully completed on saving the record.

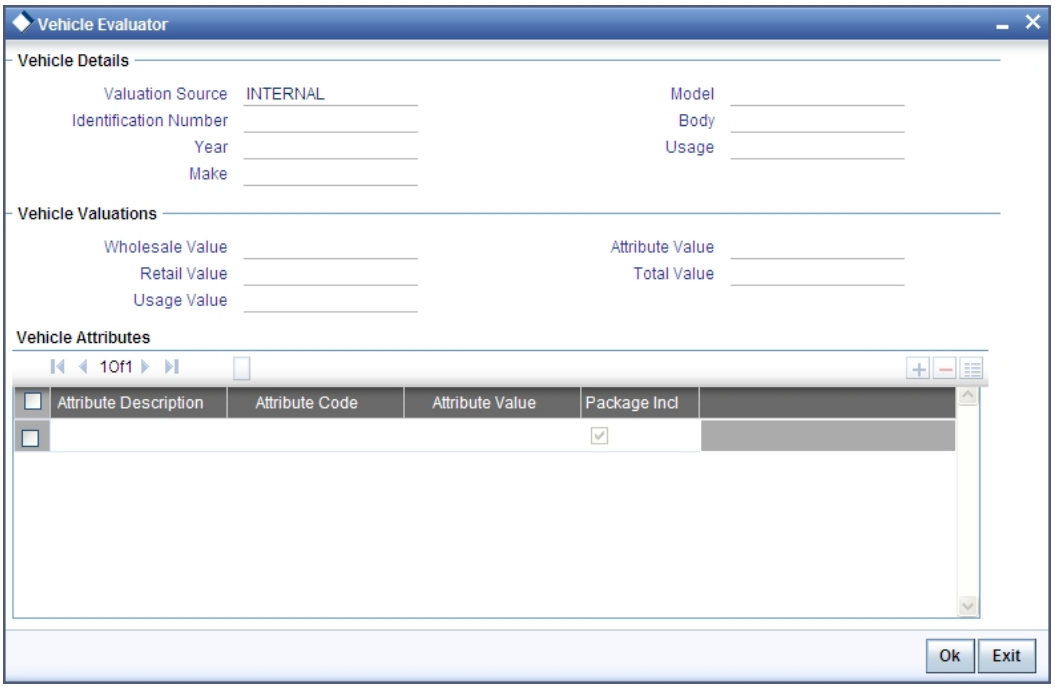
To acquire the next stage, you need to go to the ‘Task’ menu and select ‘Assigned’ under ‘Standard’ option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your ‘Workflow Ref No’ and click ‘Acquire’ button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

Acquire Successful

Click ‘Ok’ to proceed to the next stage which will again be the underwriting stage. To select the acquired task for the next stage, select ‘Acquired’ under ‘Standard’ option in the ‘Task’ menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the ‘Workflow Ref No’ to open ‘Corporate Loan Underwriting Stage’ screen.

The system will invoke the external valuation agency for vehicle evaluation. You can view the details in the collateral tab. In the collateral tab, click the ‘Evaluate’ button. The system will check for the data within the FLEXCUBE database. If there are none for the corresponding vehicle, it will try to obtain the details from the external agency and display them in the ‘Vehicle Evaluator’ screen.



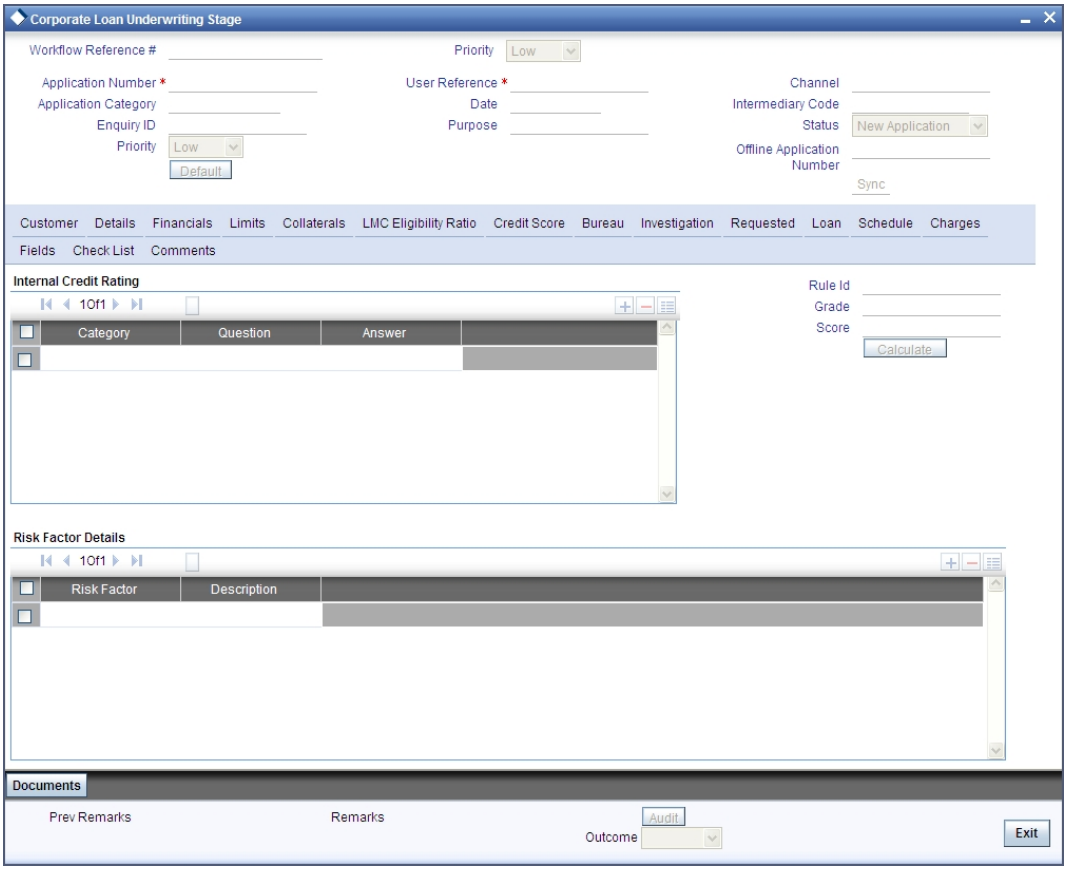
In this screen, you can view the information available for the vehicle based on the information provided by you. If the information in this screen matches the details available in the system database for the same vehicle, the status is updated to 'COMPLETED' in the collateral tab. If it does not match, then the status is updated to 'NO DATA'.

Once the verification is completed, you can select the Outcome as 'PROCEED' and move to the next stage.

For more details on capturing Collateral details, refer the chapter titled 'Maintaining Collateral Details' in Enterprise Limits and Collateral Management user manual.

1.14.12 Credit Score Tab

The credit score tab is used to calculate the credit score details of the customer. You can also interface with external Credit engines and display recommendations and report. Internal Credit engine obtains information from customer and calculates credit score and displays system recommendation.



The set of questions used to assess the credit rating of a prospective loan customer, associated Rule Id are displayed in this screen. You can specify the following details here:

Answer

Specify the answer to be associated with the question used for calculating the credit score.

Risk Factor

Specify the risk factor associated with the loan, if any.

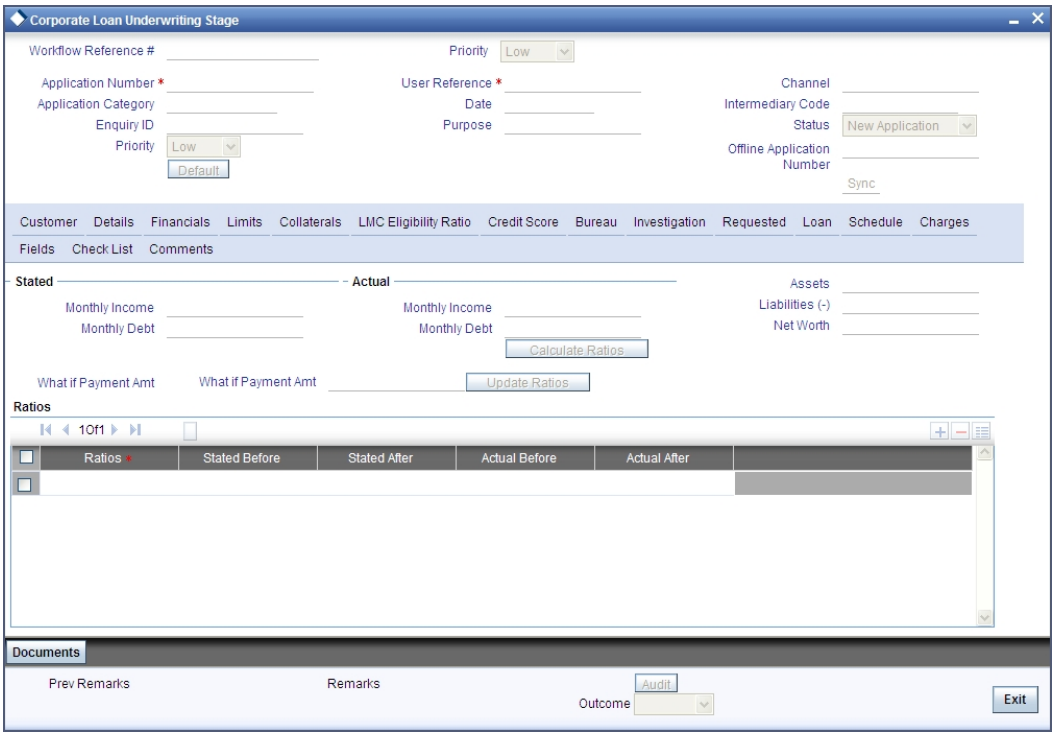
Description

Specify a suitable description for the risk factor associated with the loan.

Click ‘Calculate’ button to calculate the credit score and the grade, based on the formula maintained for calculating the credit score. The ‘Grade’ and the ‘Score’ are displayed based on this calculation.

1.14.13 Ratio Tab

In the ‘Ratio’ tab, the system calculates the stated and actual income/debt ratios and also calculates the ratio based on ‘What if payment amount’.



The stated income and debt of the customer are displayed here You can capture the following additional details here.

Actual

Monthly Income

Specify the actual monthly income of the customer based on documentary proof provided.

Monthly Debt

Specify the actual monthly debt of the customer based on documentary proof provided.

Click ‘Calculate Ratios’ button to calculate the asset/ liability ratios for the customer.

What if Pmt Amt

Specify the EMI amount that the customer is ready to pay.

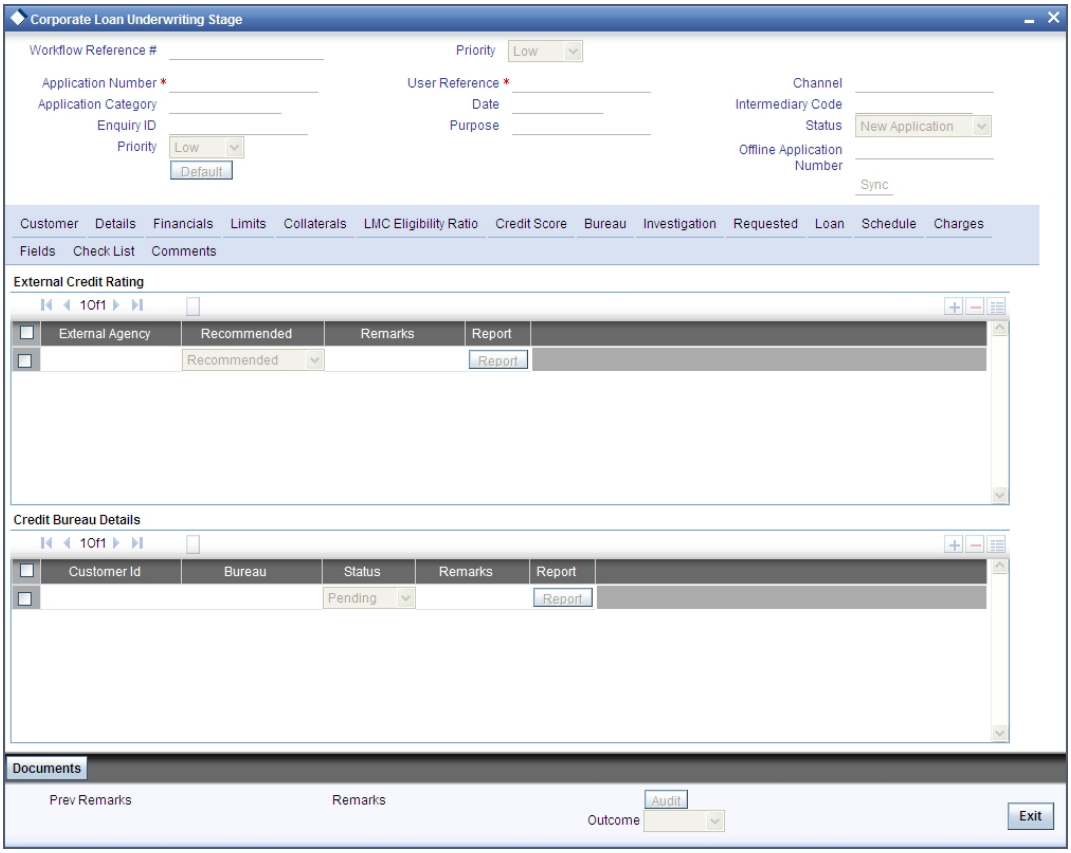
Click ‘Update Ratio’ button to update the asset/ liability ratios for the customer, taking into account the EMI payments also.

The ratios for Installment, Loan To Value and Disposable Income are calculated for the following conditions:

- Stated Before
- Stated After
- Actual Before
- Actual After

1.14.14 Bureau Tab

You can interface with external credit bureaus and view report obtained from them in ‘Bureau’ tab.



The credit agencies and the bureaus maintained for the Application Category are displayed in this screen: You can capture the remarks and recommendations from these agencies in this tab. You can also view the credit report obtained from the agencies and bureaus.

External Credit Rating

External Agency

The external credit agencies maintained for the Application Category in 'Application Category Maintenance' are displayed here.

Recommended

Select the recommendation of the credit agency for the loan requested from the following options provided in the drop-down list:

- Recommended
- Not Recommended

Remarks

Specify remarks, if any, associated with the loan application.

Credit Bureau Details

Customer Id

The identification of the loan customer gets displayed here.

Bureau

The credit bureau maintained for the Application Category in 'Application Category Maintenance' gets displayed here.

Status

Select the status for the credit bureau check from the following options in the drop-down list:

- Completed
- Pending

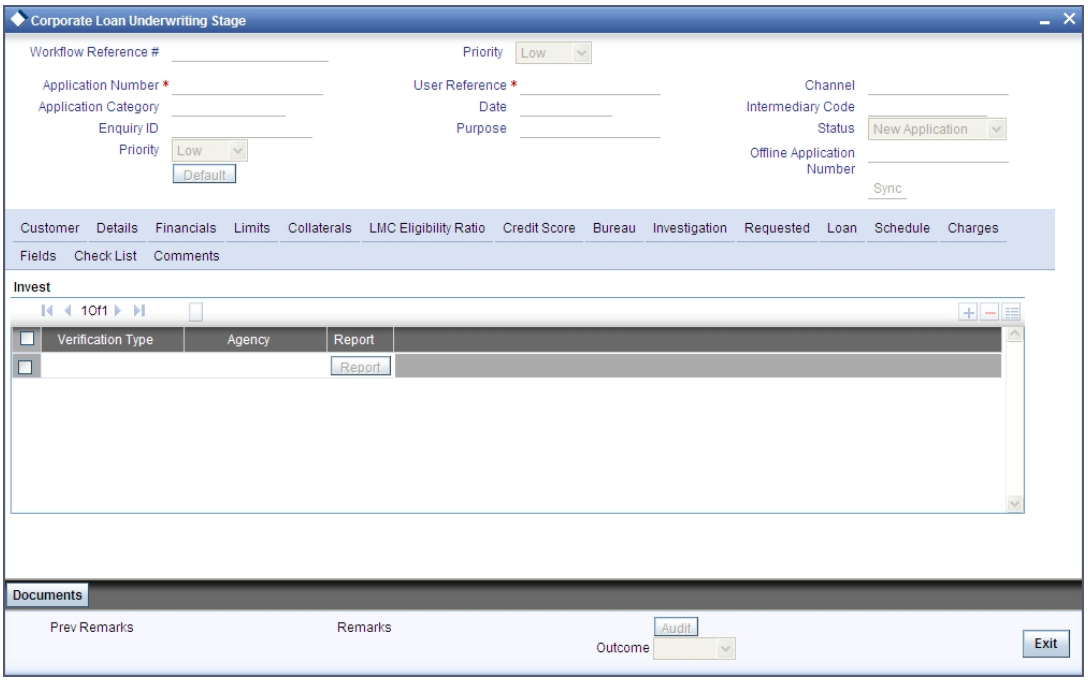
Remarks

Specify remarks, if any, associated with the loan application.

Click 'Report' button adjacent to credit rating record or credit bureau record to view the report obtained from the credit rating agency or the credit bureau.

1.14.15 Investigation Tab

In this tab, the system captures the field investigation details associated with the customer.



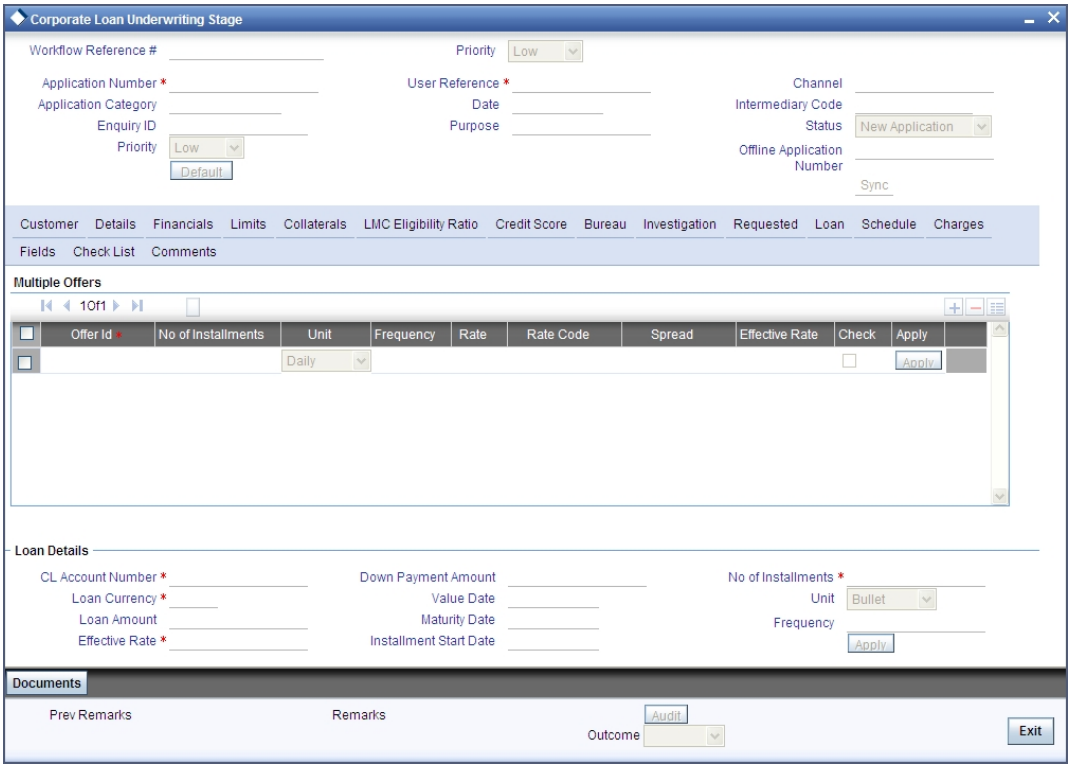
The following details related to the customer can be captured here:

- Verification Type
- Verification agency

You can view the investigation report associated with the customer by clicking the ‘Report’ button.

1.14.16 Loan Tab

In the ‘Loans’ tab, the system displays the list of the multiple loan offers that are attached to the application category specified. If you have selected an ‘Enquiry ID’ for the customer, then the loan details that have been stored for the corresponding loan proposal are displayed here. You can modify these details, if required.



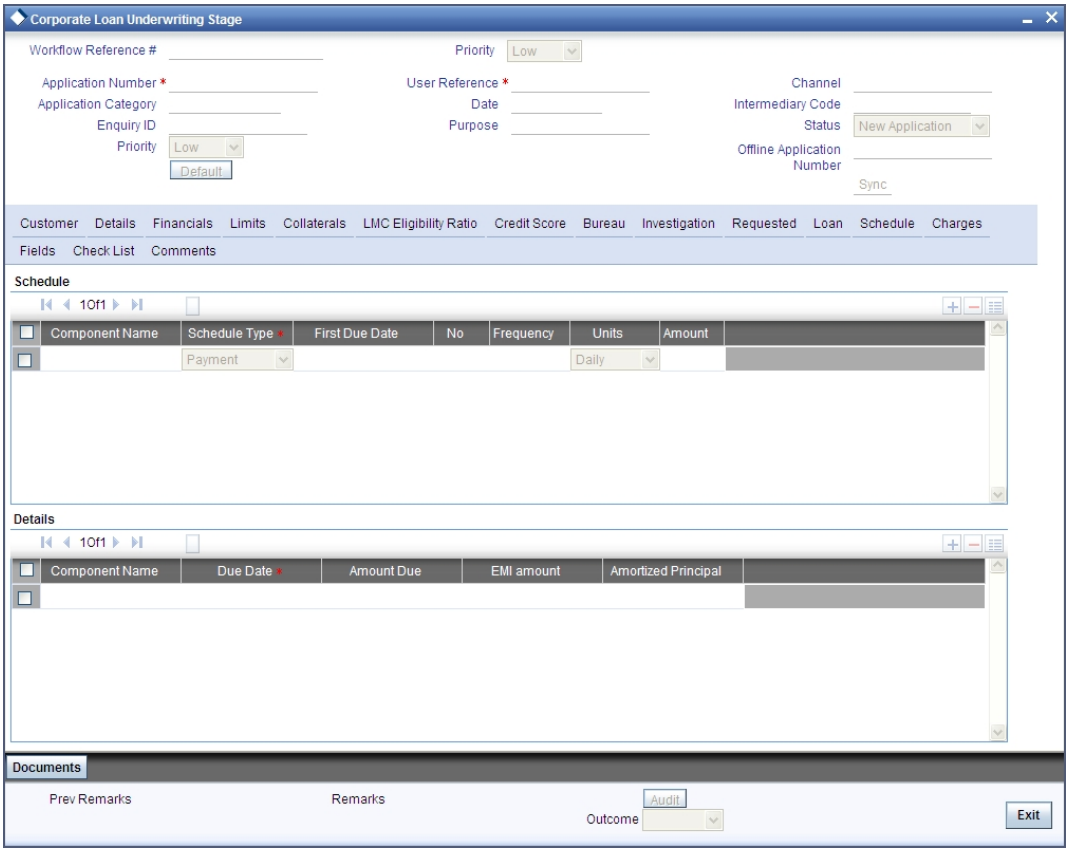
The details related to the loan offer like the number of installments, frequency, unit, interest rate etc. are displayed here. Select the reuired offer by clicking the ‘Check’ option and click then click the ‘Apply’ button to apply the selected loan offer. The details corresponding to the selected loan offer are displayed in ‘Loan Details’ section. You can modify these details, if required, and click ‘Apply’ button to calcualte the schedule details.

The payment schedules are derived based on the offer selected.

You can select only one loan offer in this screen.

1.14.17 Schedule Tab

In ‘Schedule’ tab, the system calculates and displays the payment schedules and the schedule details based on the loan offer selected. If you have selected an ‘Enquiry ID’ for the customer, then the schedule details that have been stored for the corresponding loan proposal are displayed here. You can modify them, if required.



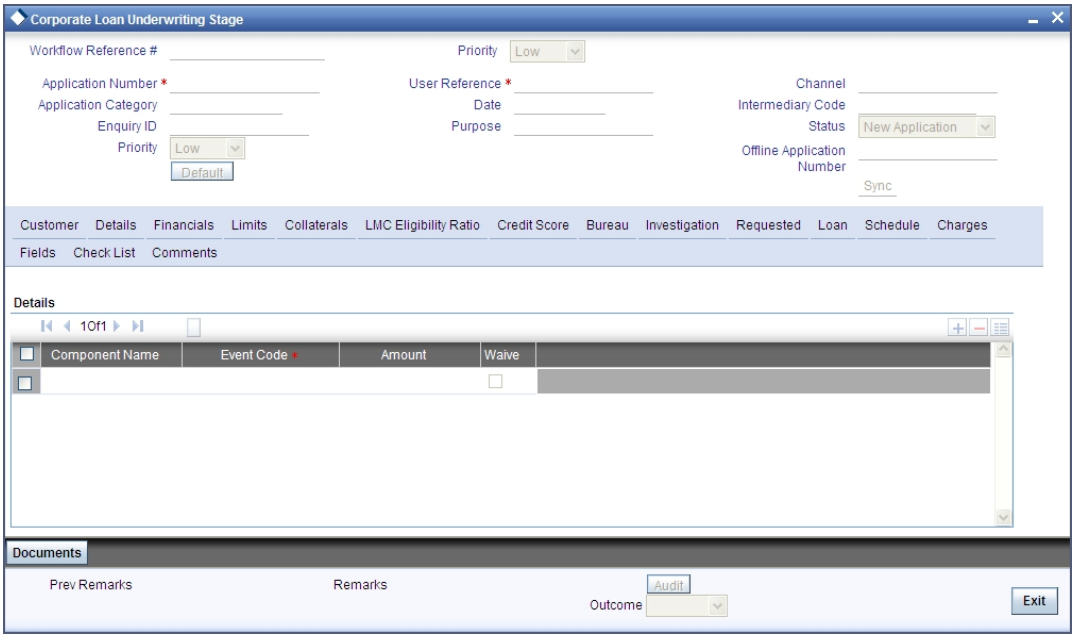
The following details related to the schedule are displayed here:

- Component name
- Schedule type
- First due date
- Number
- Amount

For each component of the components listed, the system calculates and displays the details like the Due Date, Amount Due, EMI Amount and Amortized Principal.

1.14.18 Charges Tab

In ‘Charges’ tab, the system calculates and displays charges, if any applicable.



The system calculates and displays the charge details associated with the loan. The following details are displayed:

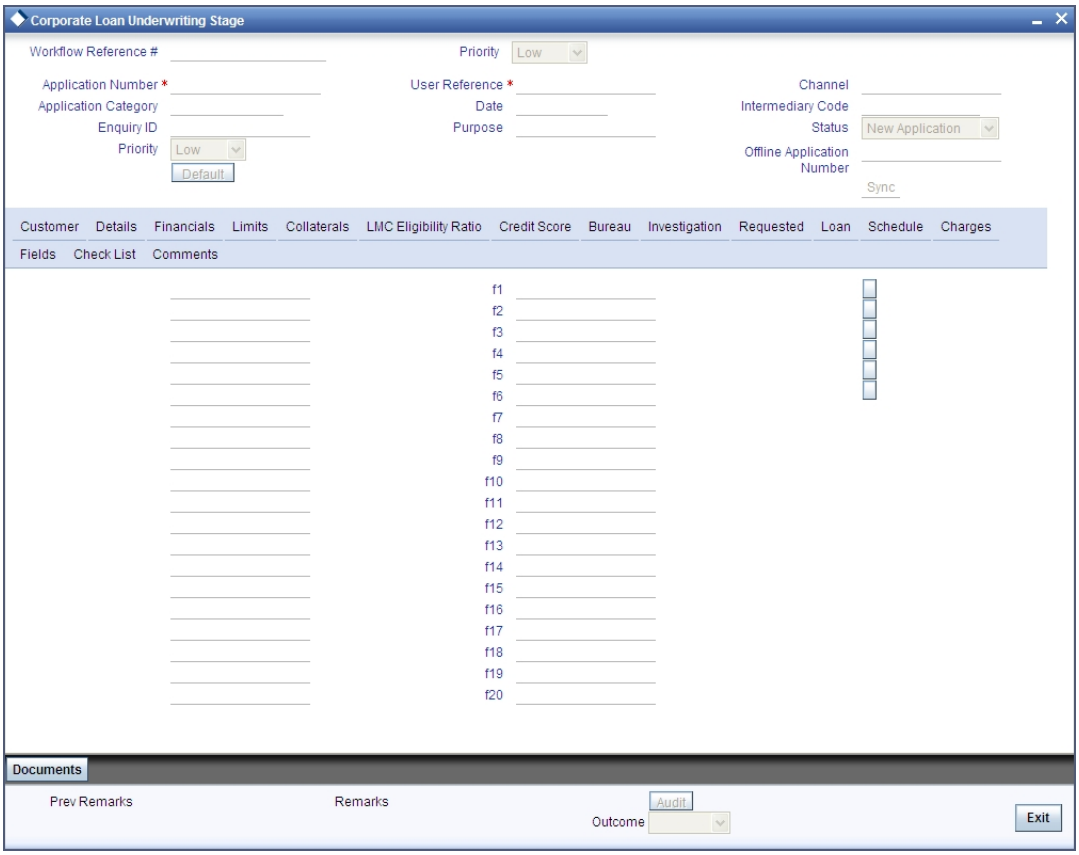
- Component Name
- Event Code
- Associated currency
- Amount

Waive

Check this box to waive the charges associated with the loan.

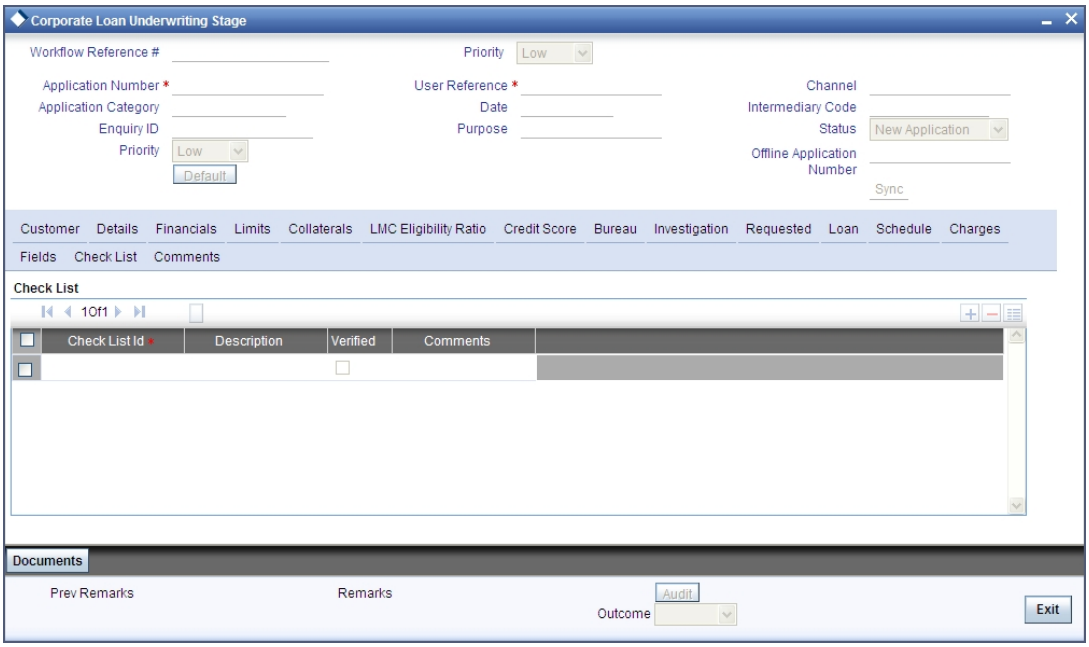
1.14.19 Fields Tab

In this tab, you can capture the user defined fields associated with the loan.



1.14.20 Checklist Tab

In this tab, the system lists the checklists that are associated with the application category.



The following details are displayed in this screen:

- Checklist Id

- Description

Verified

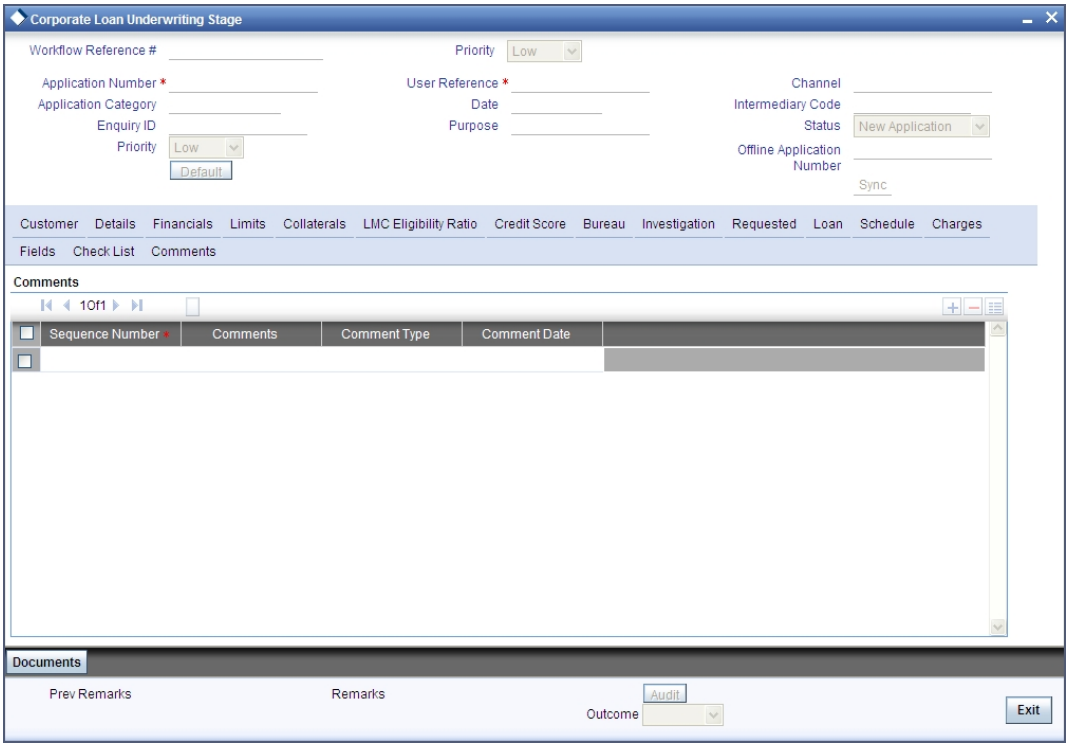
Check this box to indicate that checklist maintained has been verified for the customer.

Comments

Specify comments, if any, associated with the loan application.

1.14.21 Comments Tab

In this tab, you can capture the comments by the users.



You can capture the following details:

Comments

Specify comments, if any, to be associated with the loan application.

Comment Type

Specify the type of the comment given.

Comment Date

Specify the date on which the comment was given or select the date by clicking the 'Calendar' icon.

If the underwriting stage is successfully completed, the underwriter can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The underwriter can select 'REJECT' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion a message, stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

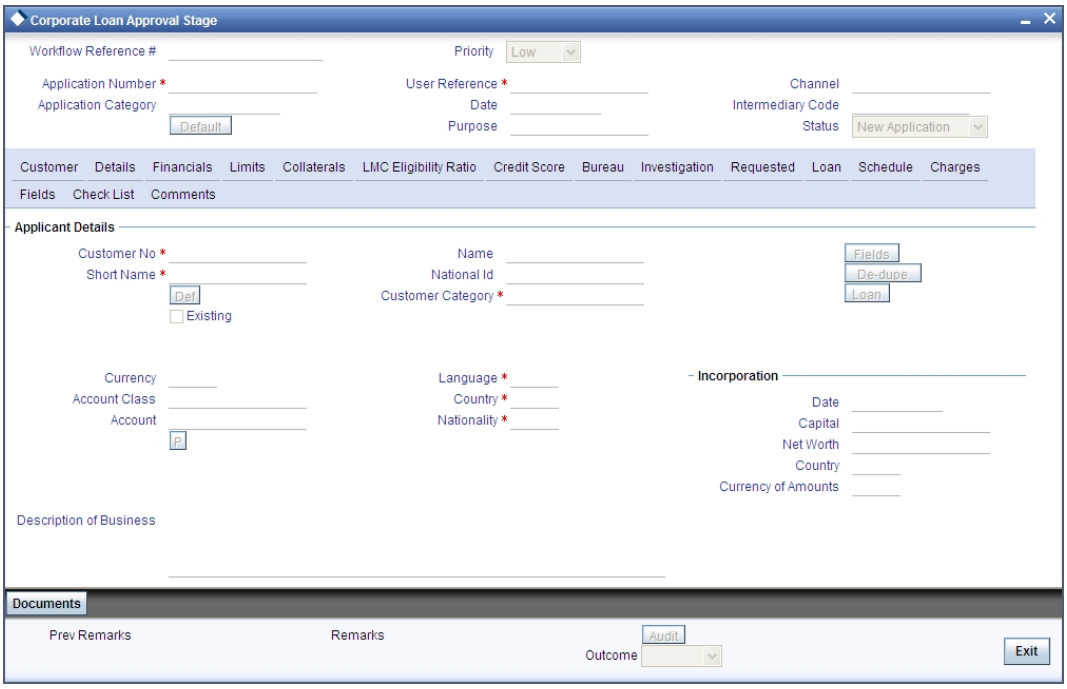
Acquire Successful

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Corporate Loan Approval' screen.

Step 4. Facility Approval

In the Loan Approval stage, the approver verifies the facility/loan application, analyzes the applicant's financial status, credit rating and field investigation reports and based on the credit worthiness of the customer approves the loan offered to the customer.

Users belonging to user role 'CMROLE' are authorized to perform these tasks.



The approver can send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the application details are verified successfully, the approver can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The approver can select 'RETURN' to return the process to previous stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed.

To acquire the next stage, you need to go to the ‘Task’ menu and select ‘Assigned’ under ‘Standard’ option. All tasks that have been successfully completed are listed in the right side of the screen. Select the checkbox against your ‘Workflow Ref No’ and click ‘Acquire’ button at the top of the screen to acquire the next stage of the task.

The following message gets displayed on successful acquisition of the task.

Acquire Successful

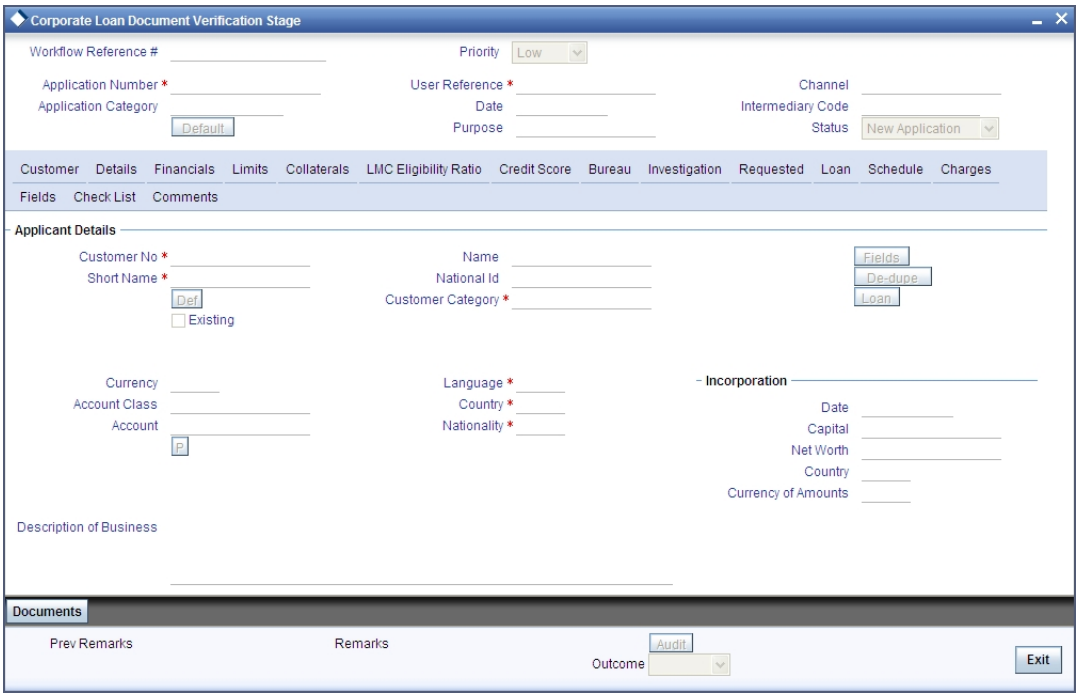
Click ‘Ok’ to proceed to the next stage. To select the acquired task for the next stage, select ‘Acquired’ under ‘Standard’ option in the ‘Task’ menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the ‘Workflow Ref No’ to open ‘Corporate Loan Document Verification’ screen.

Any advices maintained for this stage are generated after the completion of the stage.

Step 5. Document Verification

In the Document Verification stage, the documents captured in the previous stages are verified. It is ensured that all documents in the checklist maintained are obtained from the customer. In this stage, the application and applicant information captured as part of the previous stages undergoes a final verification.

Users belonging to user role ‘CMROLE’ are authorized to perform these tasks.



The verifier can choose to send the application back to the previous stage if the information provided is not adequate or choose to cancel it if the information captured is not satisfactory.

If the applicant, application and document details are verified successfully, the verifier can proceed with the processing of the application by selecting 'PROCEED' as the Outcome. The verifier can select 'RETURN' to return the process to underwriting stage for data correction or 'CANCEL' to terminate the process.

On successful completion, a message stating that the task is successfully completed gets displayed. The customer, customer account, collateral, facility etc. are created in the system on completion of the Document verification stage.

Step 6. Customer, Collateral, Facility, Loan, Account Creation

In this final stage, the facility/loan and collateral are created. Customer is also created if the applicant is a new customer. Current account is also created if information is captured for the same.

The system creates a Facility/Loan, Customer and Collateral in Oracle FLEXCUBE with details captured from previous stages. A user in manager level role handles this stage. The creation of customer, collateral and facility can be verified in STDCIF, GEDCOLLT, and GEDFACLT screens respectively.

1.15 Creating Offline Loan Applications

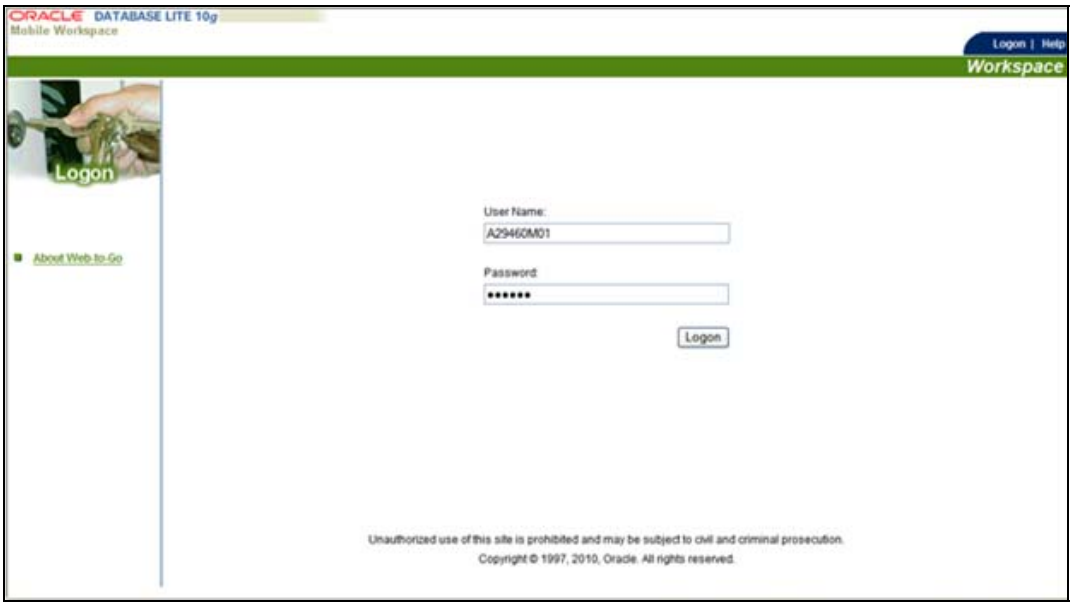
Oracle FLEXCUBE facilitates the capturing of information for corporate loans at the client site even when the client is not connected to the network. This feature is designed using Oracle Lite 10g mobile network. To use this facility, the client is required to have Olite web application downloaded from an URL when connected over network from the server. Snap shot of the required tables would be installed along with OC4J server to run the application standalone in the Laptop. To enable authorized people to get access to the latest data for creating loans, synchronization of data for banking parameters from the centralized database to the database of the client is done.

After the offline applications have been created and the mobile application is synchronized with the corporate database, the applications are pushed into a queue created for applications originating out of the offline application. If any additional information is required, this can be entered by the users within the Oracle FLEXCUBE system. The validations required for the loans are done within the bank network when the network is online. The offline application allows the capture 2 records of address, employment details for both the primary and co-applicants.

The process of creating the loan application is detailed below:

1.15.1 Logging In

A user can access the offline application by logging in to the mobile client application using the URL provided. These users should be defined in Oracle FLEXCUBE and have access to download the application and enter the required details. You can have multiple users accessing the application at a given point in time. As a user, you can specify the login details in the following screen:



Specify the following details:

User Name

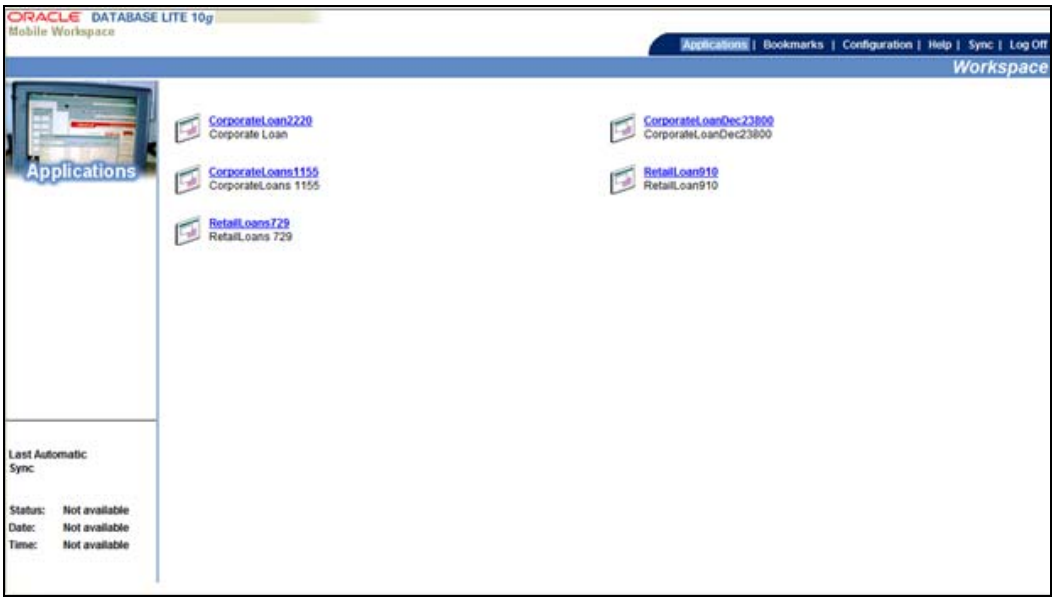
Enter the user name provided to you. This may or may not be a valid user maintained in Oracle FLEXCUBE.

Password

Enter the password.

1.15.2 Selecting the Application

After you have entered the login details successfully, all the applications for which you have access rights will be displayed, as shown in the screen below.



In this screen, select the corporate lending URL. The screens in which you require to capture information are displayed.

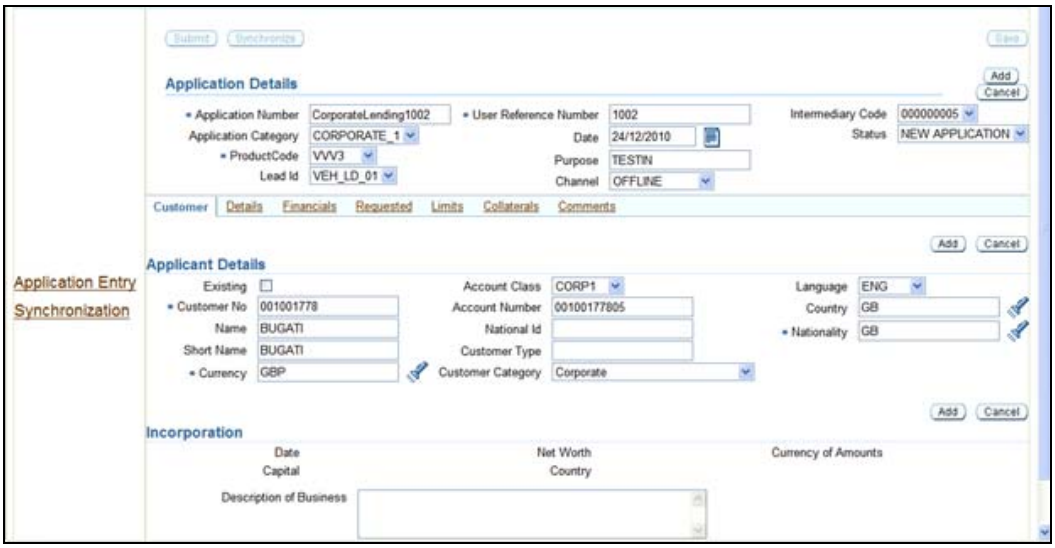
1.15.3 Creating Applications

You can enter the required details in the following screens to create a loan application:

1.15.3.1 Customer Tab

The Application Number is auto generated. You can enter the following details in this tab:

- Application category
- Loan Product
- Originating Channel
- User Reference Number
- Purpose
- Intermediary
- Loan Prospect
- Applicant Information
- Applicant address information
- Corporate Information

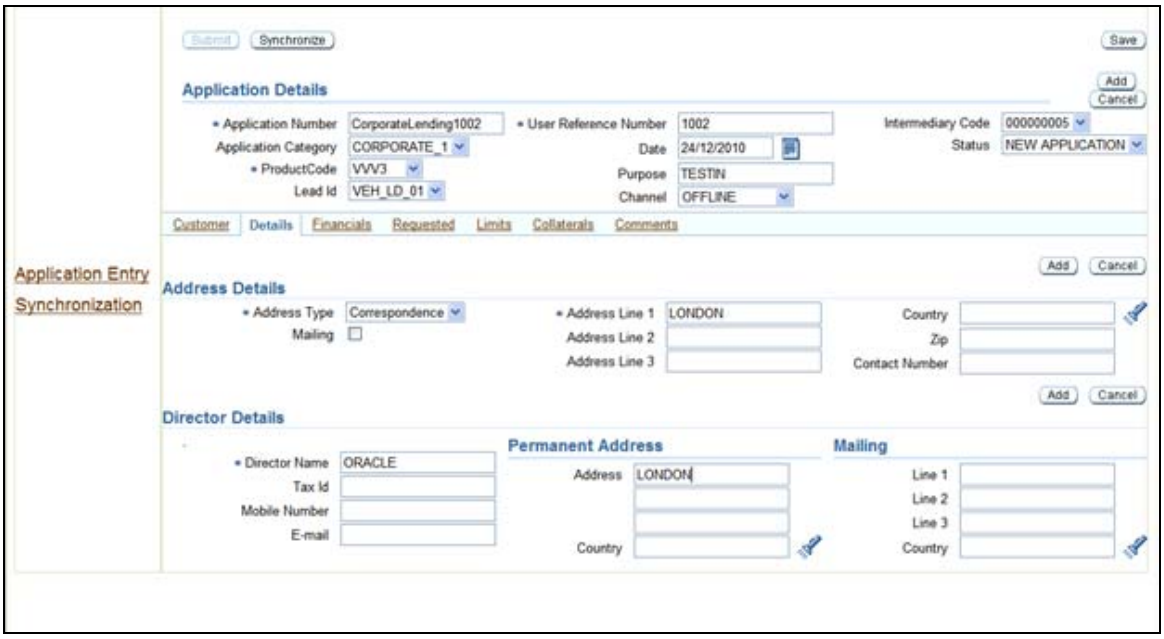


For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.2 Details Tab

You can enter the following details in this tab:

- Directors information capture
- Address details

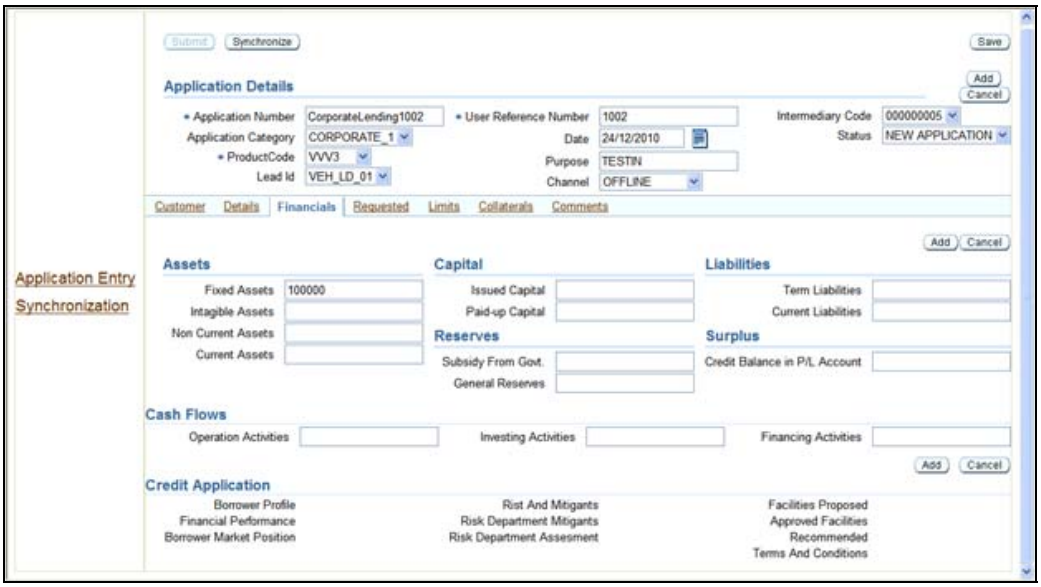


For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.3 Financials Tab

You can capture the following details in this tab:

- Assets Details
- Capital details
- Reserves Details
- Surplus Details
- Liabilities Details
- Cash Flows
- Credit Application

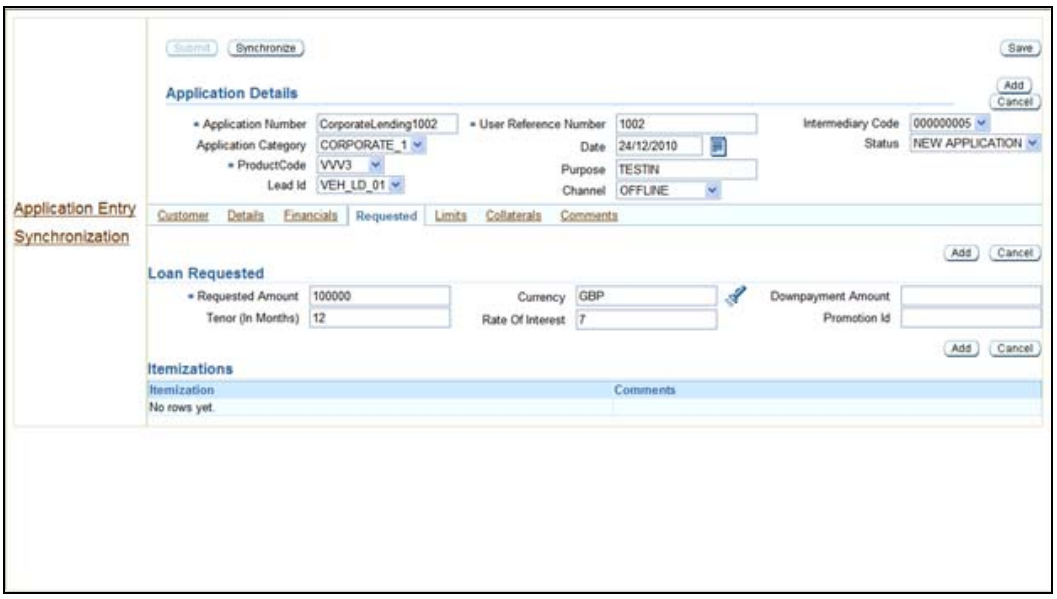


For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.4 Requested Tab

You can capture the following details in this tab:

- Requested Loan Amount
- Requested Currency for the Loan
- Requested Tenor Itemizations

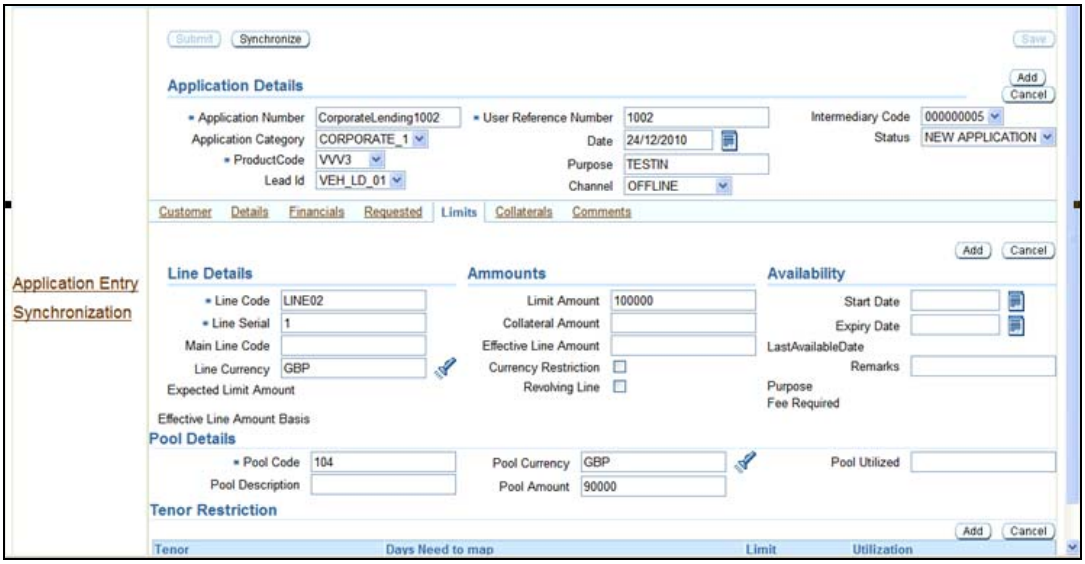


For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.5 Limits Tab

In this tab, you can capture the following information:

- Line details
- Line Currency
- Limit Amount
- Start, End and Last available Date of Facility

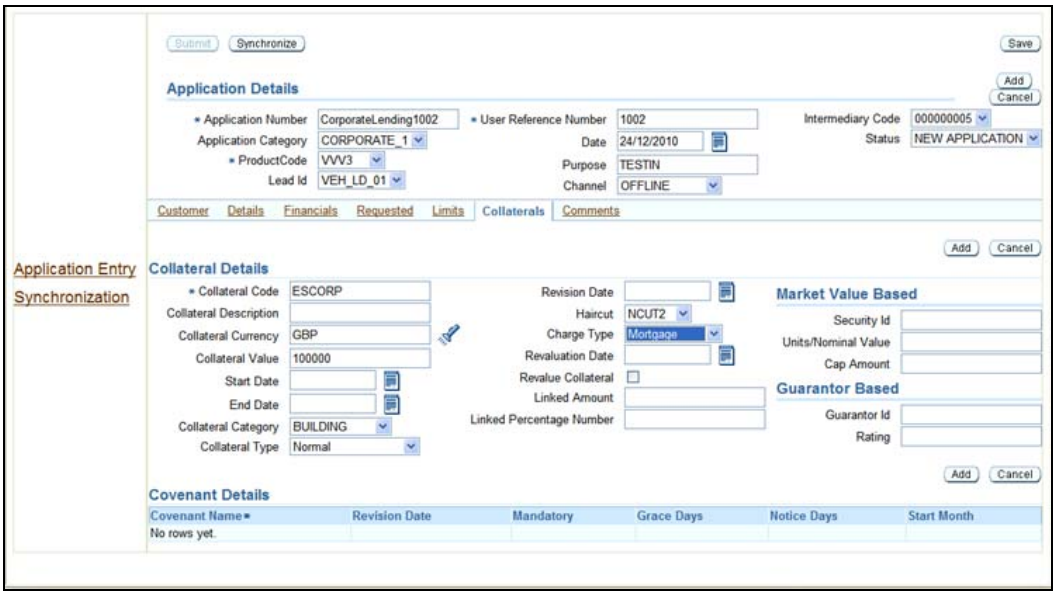


For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.6 Collaterals Tab

In this tab, you can capture the following details:

- Collateral Code and description
- Collateral Currency
- Collateral Value

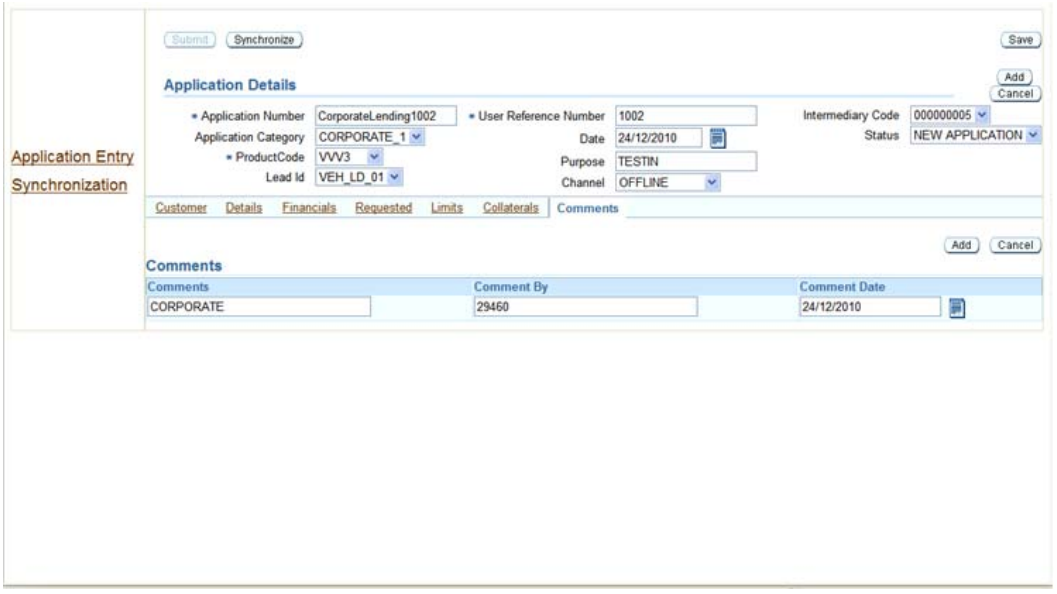


For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.7 Comments Tab

In this tab, you can capture the following details:

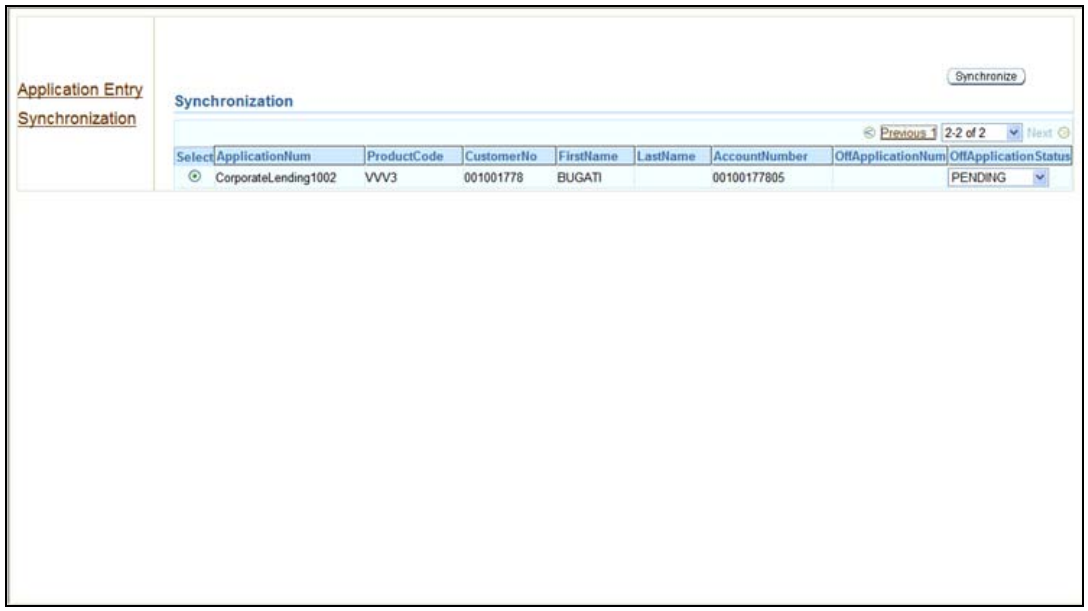
- User Comments
- User who commented and Date the comments were given.



For details on this screen, refer the corresponding tab in the 'Corporate Loan Application Entry' screen described earlier in this manual.

1.15.3.8 Transferring Data to Oracle FLEXCUBE Database

After you have captured and saved the details for the loan applications, you can transfer it into the database of the main system when you are connected to the network. To do this you need to change the 'OffApplicationStatus' to 'SYNCHRONIZE' from the existing 'PENDING' status and click the 'Synchronize' button in the following screen:



If the synchronization is successful, the system will update the status in the 'OffApplicationStatus' as 'SYNCHRONIZED' and all the details will be populated in the database of the system from where you can view it by selecting the application number in the 'Corporate Loan Application Entry' screen. The process followed thereafter will be the usual one followed for the loan origination. If the synchronization is unsuccessful, the system will update the status as 'PENDING'.

2. Reports

2.1 Introduction

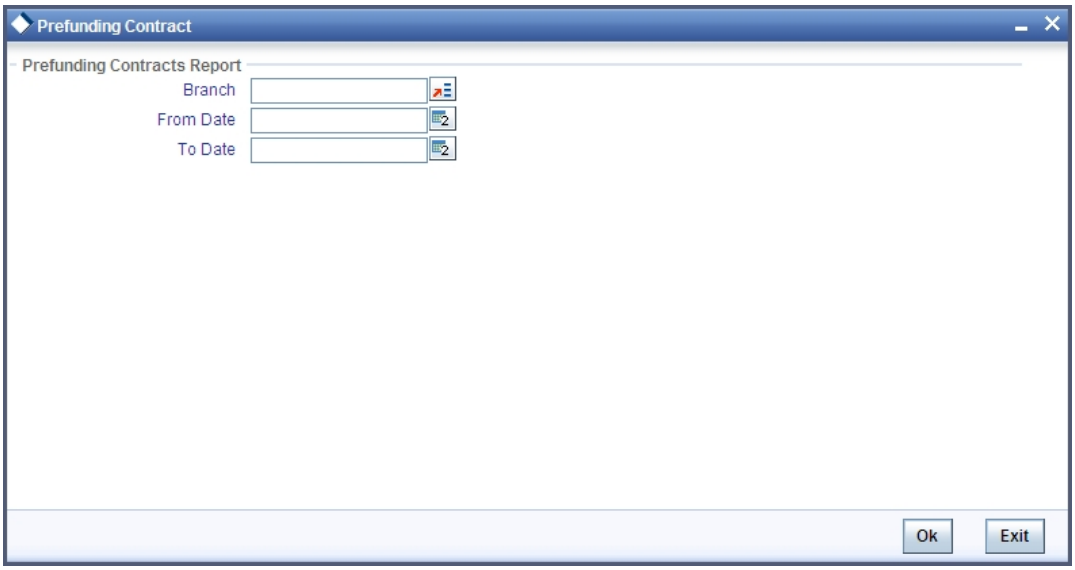
This chapter deals with the various BIP reports that are available for the corporate loan origination process. The reports that are available are:

- Prefunding Contract Report
- Funded Contracts Report
- Credit Application By User Report
- Underwriting Status By Month and Intermediary Report
- Underwriting Status By Month and Underwriter Report
- Underwriting Status By Month Report

To generate any of these reports choose Reports in the Application Browser. Choose Corporate Lending under it. A list of all the reports in Corporate Lending module will be displayed. You can choose to view or print the report.

2.2 Prefunding Contract Report

This report lists out all the applications verified for loans. You can invoke the 'Prefunding Contract' screen by typing 'CLRPPFCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.2.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch and the Period for which the report is generated.

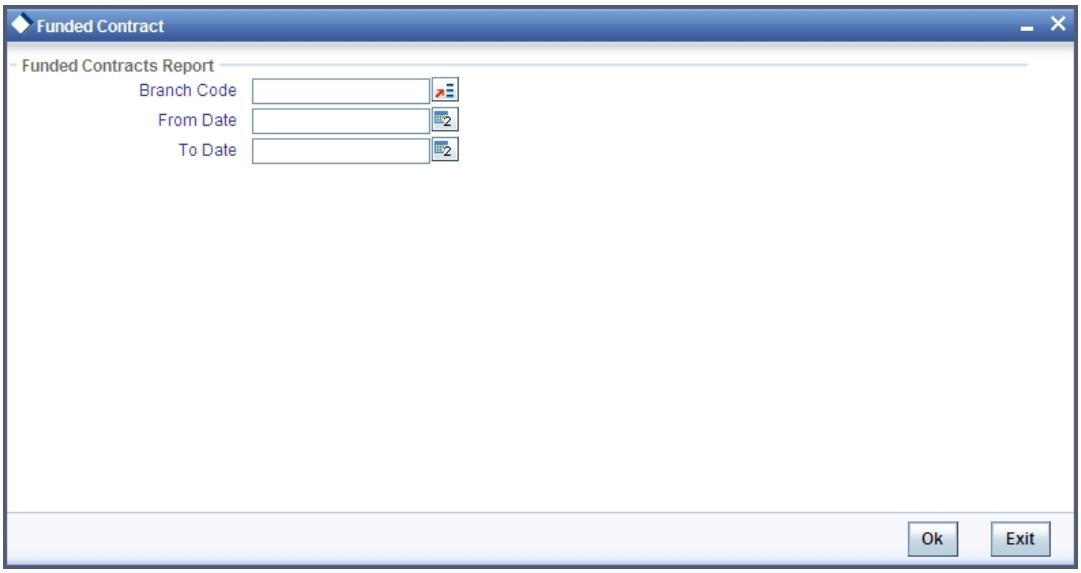
Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Product	This indicates the product for the contract
Collateral Code	This indicates the collateral code
Underwriter	This indicates the underwriter
Loan Application Number	This indicates the application number for the loan
Contract Date	This indicates the contract date
Amount	This indicates the contract amount
Contract Rate	This indicates the rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

2.3 Funded Contracts Report

This report lists the applications funded for the loan. You can invoke the 'Funded Contract' screen by typing 'CLRPFNCR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click ‘OK’ button to generate the report. Click ‘Exit’ to return to the Reports Browser.

2.3.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch and the Period for which the report is generated.

Body of the Report

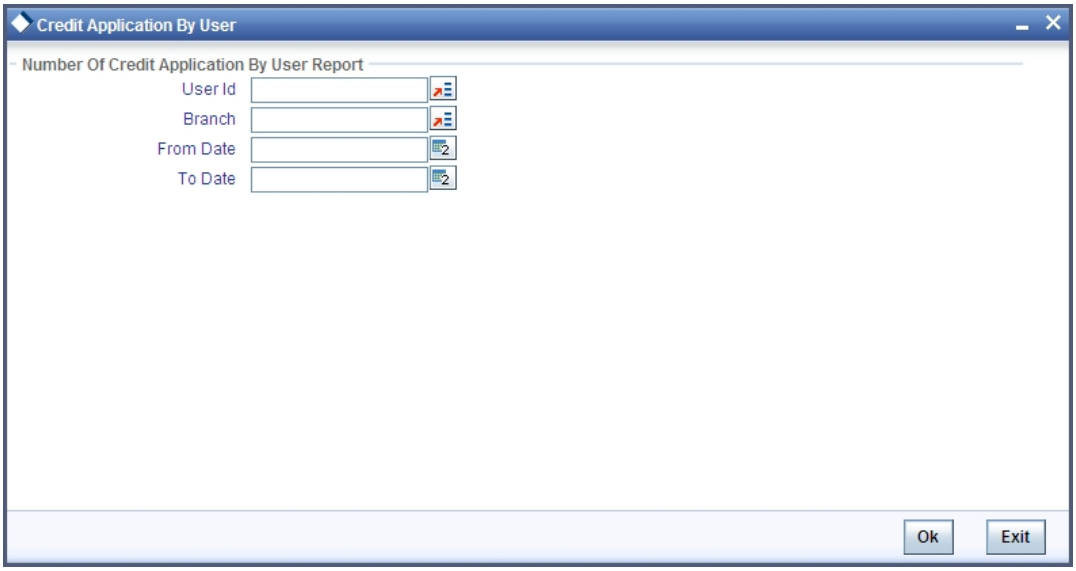
The following details are displayed in the report:

Field Name	Field Description
Product	This indicates the product for the contract
Collateral	This indicates the collateral code
Underwriter	This indicates the underwriter for the contract

Field Name	Field Description
Loan Account Number	This indicates the account number for the loan
Contract Date	This indicates the contract date
Amount	This indicates the contract amount
Contract Rate	This indicates the rate for the contract
Contract Term	This indicates the duration of the contract
Branch Total	This indicates the total number of records for the branch

2.4 Credit Application By User Report

This report lists out the number of credit applications entered by the user. You can invoke the 'Credit Application By User' screen by typing 'CLRPCAUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

User ID

Specify the Id of the user for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid users maintained in the system.

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click ‘OK’ button to generate the report. Click ‘Exit’ to return to the Reports Browser.

2.4.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, User ID and the Period for which the report is generated.

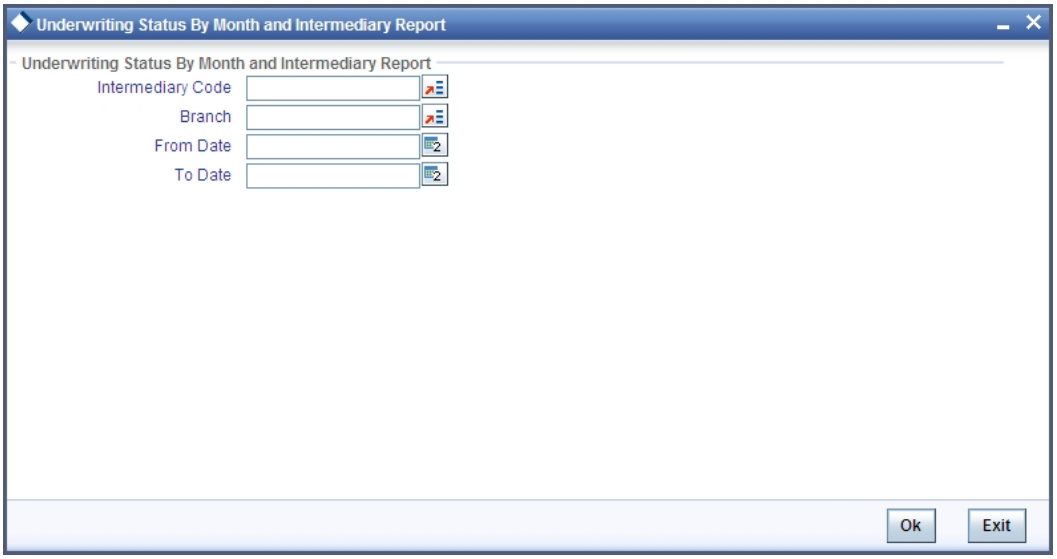
Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Date Entered	This indicates the date on which the application was entered
Number of Applications	This indicates the number of applications entered by the user
Branch Total	This indicates the total number of records for the branch

2.5 Underwriting Status By Month and Intermediary Report

This report lists application status by month and producer for loans. You can invoke the ‘Underwriting Status By Month and Intermediary Report’ screen by typing ‘CLRPUNMI’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Intermediary Code

Specify the code of the intermediary for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid intermediaries maintained in the system.

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.5.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, Intermediary Code, Month for which report is being generated and the Period for which the report is generated.

Body of the Report

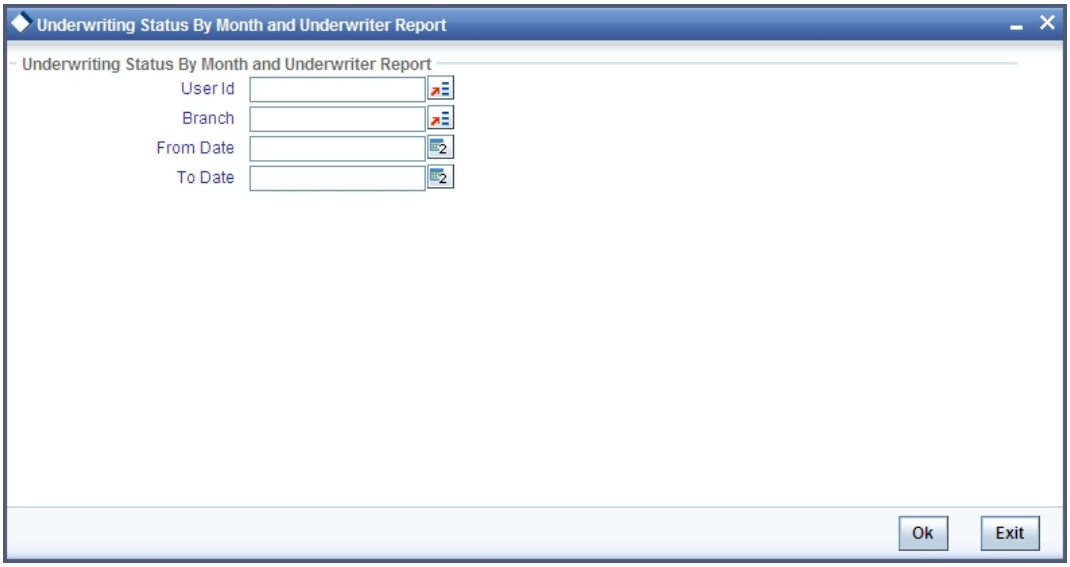
The following details are displayed in the report:

Field Name	Field Description
Type	This indicates the type of application
Approved No	This indicates the number of applications approved for the intermediary for the month specified
Conditioned No	This indicates the number of applications conditioned for the intermediary for the month specified
Rejected No	This indicates the number of applications rejected for the intermediary for the month specified
Total	This indicates the total number of applications for the intermediary for the month specified
Funded No	This indicates the number of applications funded for the intermediary for the month specified
% Total Applications Funded	This indicates the percentage of the total applications that was actually funded for the intermediary for the month
Monthly Total	This indicates the number of applications for the intermediary for the

Field Name	Field Description
	month specified
Branch Total	This indicates the total number of applications for the intermediary for the month specified in the particular branch

2.6 Underwriting Status By Month and Underwriter Report

This report lists application status by month and underwriter for loans. You can invoke the 'Underwriting Status By Month and Underwriter Report' screen by typing 'CLRPUNMU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

User ID

Specify the ID of the user for which you wish to generate the report. You can also select the ID from the adjoining option list. The list contains all the valid users with underwriter role maintained in the system.

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.6.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, Underwriter Code, Month for which report is being generated and the Period for which the report is generated.

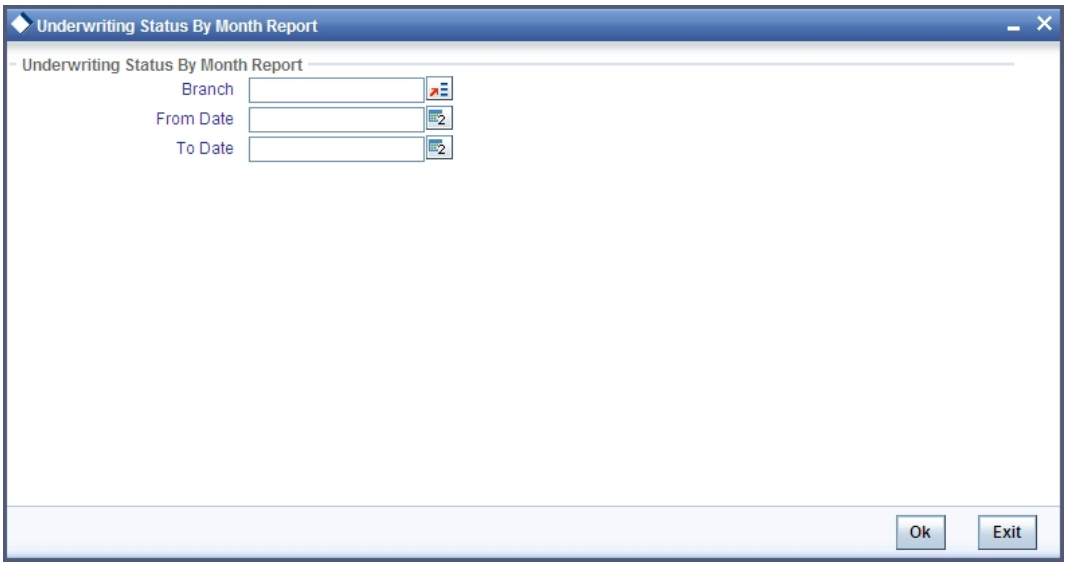
Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Approved No	This indicates the number of applications approved
Rejected No	This indicates the number of applications rejected
Total	The indicates the total of approved and rejected applications
Funded No	This indicates the number of funded applications
% Total Applications Funded	This indicates the percentage of total applications that have been funded
Monthly Total	This indicates the total number of applications for the month for the underwriter
Branch Total	This indicates the total number of applications for the branch

2.7 Underwriting Status By Month Report

This report lists application status by the month for loans. You can invoke the 'Underwriting Status By Month Report' screen by typing 'CLRPUNMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Branch

Specify the branch for which you wish to generate the report. You can also select the branch from the adjoining option list. The list contains all the valid branches maintained in the system.

From Date

Specify, from the adjoining calendar button, the date from which you require details.

To Date

Specify, from the adjoining calendar button, the date till which you require details.

Click 'OK' button to generate the report. Click 'Exit' to return to the Reports Browser.

2.7.1 Contents of the Report

The contents of the report are discussed under the following heads:

Header

The Header carries the Report Name, Run Date and Time, Branch, Intermediary Code, Month for which report is being generated and the Period for which the report is generated.

Body of the Report

The following details are displayed in the report:

Field Name	Field Description
Approved No	This indicates the number of applications approved
Rejected No	This indicates the number of applications rejected
Total	The indicates the total of approved and rejected applications
Funded No	This indicates the number of funded applications
% Total Applications Funded	This indicates the percentage of total applications that have been funded
Monthly Total	This indicates the total number of applications for the month
Branch Total	This indicates the total number of applications for the branch

3. Screen Glossary

3.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
CLRPCAUR	Credit Application By User
CLRPFNCR	Funded Contract
CLRPPFCR	Prefunding Contract
CLRPUNMI	Underwriting Status By Month and Intermediary Report
CLRPUNMN	Underwriting Status By Month Report
CLRPUNMU	Underwriting Status By Month and Underwriter Report
ORDCATMT	Application Category Maintenance Detail
ORDCLAPP	Corporate Loan Application Entry
ORDCLSIM	Corporate Loan Simulation Details
ORDDOCMT	Document & Advice Maintenance
ORDOVDMT	Override Maintenance
ORDRATMT	Credit Ratio Maintenance
ORDRULMT	Rule Details
ORSCATMT	Category Details
ORSCLSIM	Corporate Loan Simulation Summary
ORSDOCMT	Documents Details
ORSOVDMT	Override Maintenance
ORSRULMT	Rule Maintenance

Corporate Loan Origination
[May] [2011]
Version 11.3

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
www.oracle.com/ financial_services/

Copyright © [2011] Oracle Financial Services Software Limited. All rights reserved.

No part of this work may be reproduced, stored in a retrieval system, adopted or transmitted in any form or by any means, electronic, mechanical, photographic, graphic, optic recording or otherwise, translated in any language or computer language, without the prior written permission of Oracle Financial Services Software Limited.

Due care has been taken to make this document and accompanying software package as accurate as possible. However, Oracle Financial Services Software Limited makes no representation or warranties with respect to the contents hereof and shall not be responsible for any loss or damage caused to the user by the direct or indirect use of this document and the accompanying Software System. Furthermore, Oracle Financial Services Software Limited reserves the right to alter, modify or otherwise change in any manner the content hereof, without obligation of Oracle Financial Services Software Limited to notify any person of such revision or changes.

All company and product names are trademarks of the respective companies with which they are associated.